

LIMELIGHT ON THE CANADA LIFE.

Michigan Insurance Department's Examination—

Stands the Test Well.

Full Text of Commissioner's Report—

After Impartial and Keen Investigation, Hon. J. V. Barry Finds

Only Good to Say of Dominion's Largest Life Office.

The Michigan report on the Canada Life, referred to in yesterday's despatches, has reached the head office of the company concerned.

LANSING, Mich., Sept. 1st, 1905.

Hon. James V. Barry, Commissioner of Insurance, Lansing, Michigan:

Dear Sir: In accordance with your instructions we have made an examination of the condition and affairs of the Canada Life Assurance Company.

This examination was made upon a voluntary request by the company that an official examination should be conducted by the Michigan Insurance Department.

Your examiners have spent several weeks going over every part of the company's business, and we believe, have made a most thorough and complete investigation of every phase of the business.

Two excellent features. There are two special features in the conduct of the Real Estate, Mortgages and Investments to which your examiners desire to call your attention.

EVERY CHANCE TO INVESTIGATE. TORONTO, June 30, 1905.

Hon. J. V. Barry, Commissioner of Insurance, Lansing, Mich.

My Dear Sir: On my return from England this week I was pleased to learn that you had accepted the invitation of the Canada Life Assurance Company, sent you some weeks ago, to undertake an official examination of the company and verification of its last Annual Statement.

I have not the pleasure of your acquaintance, but I write you in advance of your entering upon the work, to assure you of my desire, as president of the company, that you should have every opportunity to investigate its affairs, its financial standing, its business methods, its investments, its history, in short, to propose to give you the "freedom of the office" in the conduct of the examination. Yours very truly,

GEO. A. COX, President.

Your letter of instruction to the examiners is also herewith attached.

Lansing, Mich., July 3, 1905.

Mr. Nelson B. Hadley, Deputy Commissioner of Insurance, Toronto, Canada:

My Dear Mr. Hadley: While it is doubtless needless for me

Advertisement for Beaver Flour, featuring a beaver logo and text describing the flour's quality and origin.

to caution you regarding the examination of the Canada Life Assurance Company, upon which you are about to enter, it may not be amiss to direct your attention to the desirability of making this examination thorough and exhaustive in every particular.

Very sincerely, JAMES V. BARRY, Commissioner of Insurance.

The Canada Life Assurance Company was organized in 1847 under special Act of Parliament, which Act of Incorporation has been amended from time to time.

ANNUAL STATEMENT VERIFIED. We verified the Annual Financial Statement of the company's business, as made to the Michigan Insurance Department, and found the same to be correct.

That the company is most conservative and careful in regard to these investments is shown by the fact that the Profit and Loss Account, into which we went for the whole of the last five years, shows a profit every year from the sale and maturity of Ledger Assets.

DOUBLE CHECK ON LIABILITIES. In checking the Liabilities of the company we checked the books on file with the Michigan Department to the records of the company, and from these records to the Policy Register.

EXCELLENT ORGANIZATION. The Head Office, in recent years, appears to have made the most thorough and complete organization of its business. Special Departments have been established and are conducted by responsible officers in a most efficient manner.

HUNGARIAN DIET. Strained Relations Between Crown and United Opposition Steadily Growing.

LONDON, Sept. 28.—Special despatches from Budapest to this morning's London newspapers indicate the excitement consequent on the strained relations between the crown and the united opposition in the Hungarian diet.

POLICYHOLDERS' DIRECTORS. In view of the attention recently attracted in the United States to the rights of Policyholders, especially in the management of Life Insurance Companies, it is of special interest to know that a plan was adopted six years ago by the Canada Life Assurance Company to give Policyholders a voice in the direction of its affairs.

APPROVED INVESTMENTS. The investments and loans made by the company are limited to those permitted by the Company's Charter, and the Insurance Laws of the Dominion of Canada.

NO QUESTIONABLE TRANSACTIONS. The discussion at present prevailing in Life Insurance circles as to profitable or improper alliances of Life Insurance Companies with other Financial Institutions, as well as your

Michigan Law; in fact, the Company has the most conservative basis of any company in American known to your examiners.

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letter mentioned above, led your examiners to make a most careful scrutiny into the relations and business connections of the Canada Life with other Financial Corporations.

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SOME QUESTIONS

On the Fruit-Growing Policy of the N. B. Govt.

Correspondent Propounds a Few Problems for the Commissioner of Agriculture to Solve.

To the Editor of the Sun:

Sir—I notice that in the report of the proceedings at the opening of the exhibition at Fredericton that the speakers were claiming much credit for the government's efforts to encourage fruit growing in the province.

It is no doubt commendable enterprise on the part of the commissioner of agriculture to follow an example first given five or six years ago by the Nova Scotia government in setting out fruit growing orchards, and if he would follow up the effort in a business like way no doubt it would do some good.

What was the probable cause of this trouble? What varieties of trees suffered most? How had these trees been cared for? and many other questions were surely worthy the attention of such a thorough going promoter of fruit growing as our worthy commissioner of agriculture.

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SONS OF TEMPERANCE ENTERTAIN AT SACKVILLE.

SACKVILLE, Sept. 27.—Middle Sackville Division, Sons of Temperance, entertained Westmorland Division, Point du Buis, on Tuesday evening.

Dr. Borden of the Ladies' College is visiting at his old home, Avonport, N. S.

Dr. Mahoney of Melrose, N. B., has accepted a position in Labrador as surgeon for the Alfred Dickie Lumbering Co.

W. A. Nelson, principal of La Tour school, St. John, was recently called home on account of the serious illness of his mother, Mrs. Hastings.

Mrs. Fulton McDougall returned to Moncton last evening after spending a few days with her parents, Mr. and Mrs. J. L. Black.

Loss of Power To Digest Food. AMONG THE FIRST INDICATIONS OF EXHAUSTED NERVES—THE CURE IS—

Dr. Chase's Nerve Food.

The most important function of the organs of the body is the digestion and assimilation of food, and in this process is consumed an enormous quantity of nervous energy.

As the result of the momentary disorders of the nervous system, the digestive organs are impaired and the very source of strength and vitality interfered with.

It stimulates the nerves of taste and induces a good flow of saliva to aid in digestion. It excites the glands of the stomach and produces a plentiful supply of the gastric digestive fluids. It sharpens the appetite and arouses hunger.

Especially where appetite and the ability to digest have diminished, as in nervous exhaustion, anaemia, the result of sickness, overwork or worry, Dr. Chase's Nerve Food is by all odds the most effective treatment that can possibly be obtained.

ST. PETERSBURG, Sept. 25.—Details were obtained today of the naval armistice and demarcation line along the Siberian coast arranged by the Japanese and Russians Sept. 15.

THE LINE OF DEMARCATION, which cannot be traversed by armed vessels or warships of either country, starts from Cape Rodenoff, runs east and then runs north through the middle of the Straits of Tartary to Cape Elizabeth, thence east to near Kamchatka, thence south to longitude 50.50 north, and east again to the Commander Islands about five degrees north of the line.

At the beginning of the conference of the admirals, which occurred in Kornif Bay, Rear Admiral Shimamura, for Japan, proposed to establish a line from coast to coast about forty miles south of Vladivostok, but Rear Admiral Jensen, for Russia, rejected the proposition.

ALL THE DETAILS of the armistice in Korea have not yet been settled. The representatives of both armies are still working on them.

LIVERPOOL, Sept. 27.—Armed strikers from Boston for Manchester.

DR. J. COLLIS BROWNE'S CHLOROXYNE.

THE ILLUSTRATED LONDON NEWS, of Sept. 25, 1905, says: "I was asked which single medicine I should prefer to take abroad with me, as likely to be most generally useful in a wide variety of all others, I should say CHLOROXYNE."

DR. J. COLLIS BROWNE'S CHLOROXYNE

IS THE GREAT SPECIFIC FOR Diarrhoea, Dysentery, Cholera.

CAUTION—Genuine Chloroxyne. Every bottle of this well known remedy for COUGHS, COLDS, ASTHMA, BRONCHITIS, INFLUENZA, SORE THROAT, etc., bears the Government Stamp the name of the Government.

SOLD BY ALL CHEMISTS at 1/6 per bottle. Sole Manufacturers, J. T. DAVENPORT, Limited, LONDON.

Wholesale Agents: Lyman Bros. & Co., Ltd., Toronto. 1423

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NOTICE. The Canvassers and Collectors for the SEMI-WEEKLY SUN are now making their rounds as mentioned below.

EDGAR CANNING in Albert and Westmorland Counties, N. B. F. S. CHAPMAN in Kings Co. N. B. J. E. AUSTIN, in Sunbury & Queens.

was TOO OLD FOR THAT. A young lawyer, whose love of flowers and all things green and growing compelled him to establish his home in one of the suburban towns, invited his old chum Brown, also of the town, to spend Sunday on the farm.

Brown was received with appropriate honors, and all the attractions were duly displayed to his polite but not over-keen guest, for he was somewhat deficient in that primal passion for a garden which has come down through the generations from Adam.

At each meal he listened courteously to eulogies of "our own make" vine, "the best of the vine," and "pass it down to the vine." "No, Will, I can't believe that. You've only been here a little over two years."

SUFFICIENT. Once upon an evening dismal, I handed her a paroxysmal Kiss, and spoke her name baptismal. Spoke her name—it was Lenore; Ah, she was a scrumptious creature, Glib of tongue, and full of feature. But, alas! I couldn't teach her. For she had been there before—And she winked at me and murmured, Murmured the one word: "Ennore!" Only that—and nothing more. —Chicago News.

Fred Thibideau, a young man aged about 24, was arrested by Officer Collins in the railway station on Tuesday evening. The arrest was made on a warrant issued last June. Thibideau was formerly a railway news agent. Some time last June, it is charged, he stole a news box at the Moncton station and then disappeared. A warrant was then issued for his arrest, but he could not be located. On Tuesday evening he stepped off the Boston train here and was making his way out of the station. Officer Collins noticed the man, however, and recognizing him as one who was "wanted," took him in charge. Thibideau spent the night in the central station. He was sent to Moncton for trial yesterday.

CHARLOTTE, N. C., Sept. 25.—All the union printers employed by the newspaper and job-office of Charlotte went out on strike today upon the refusal of the employers to grant the demand for an eight hour working day. Half a dozen offices are affected. The strikers, and the Evening Chronicle will appear without interruption, of a number of non-union men having been employed to take the place of the strikers. The employing printers of Charlotte announce that they will continue to the end of the eight hour movement.

MORE KICKING ABOUT THE BAD ROADS ACT.

Petersville Resident Tells of Disgraceful Conditions of the Roads in Westfield Parish.

PETERSVILLE CURICH, Sept. 25, 1905.

To the Editor of the Sun:

Sir—Would you allow me space in your paper to ask the members for Kings county, or whoever has charge of the roads, what have they done with a loan to get along in safety. Over this road the farmers have to haul their produce to market, not knowing when they are going to get their team or themselves maimed for life.

NEW YORK, Sept. 25.—The Duchess of Marlborough, who was Miss Conroy, was killed yesterday on a motor car on a road for an affection of the neck. Dr. H. Holbrook Curtis at a private operation in a most satisfactory manner, and Dr. Curtis believes that it will prove successful. The duchess went to the hospital accompanied by her mother, Mrs. O. H. P. Belmont, and Mrs. Clarence H. MacKay. She was not in the least nervous regarding the operation, having been assured that it would not be attended with any great danger. The exact nature of the trouble could not be learned, but she has suffered for some time. Dr. Curtis administered an anesthetic, and the patient came out of the growth which caused the trouble. The patient rallied quickly and was resting easily tonight.

BIRMINGHAM, Ala., Sept. 25.—One man was killed and 27 were injured in a collision between a northbound freight train on the Alabama Great Southern and Blockton accommodation on the Birmingham Mineral railway at Woodstock, Ala., 29 miles south of here, about 6 o'clock this afternoon. There was a misunderstanding as to which had the right of way over the crossing, and the engine of the freight train crashed into the rear of coaches of the passenger train, badly damaging them both. H. H. Harbury of Birmingham, the conductor of the accommodation train, was instantly killed and of the passengers injured sixteen were white and eleven were negroes.

Advertisement for Dr. J. C. Dodd's Kidney Pills, featuring a circular logo with the text 'DODD'S KIDNEY PILLS' and 'CURES KIDNEY DISEASES'.