

**Presbytery Meetings.**

SYNOD OF BRITISH COLUMBIA.

Calgary.  
Edmonton, Strathcona, 19th Feb, 10 am.  
Kamloops, Kamloops, last Wednesday of February, 1901.  
Kootenay, Rossland, February, 27.  
Westminster, St. Andrew's, Westminster, Feb. 26.  
Victoria, St. Andrew's, Nanaimo, Feb. 24, 1901.

SYNOD OF MANITOBA AND NORTHWEST  
Brandon, Brandon, 5th March.  
S. perfor, Fort William 2nd Tuesday March, 1901.  
Winnipeg, MacE. Coll., bi-mo  
Rock Lake, Manitow, 5th March.  
Glenboro, Glenboro.  
Portage, Portage la P., 4th March, 8 pm  
Minnedosa, Shovel Lake, March 5, 1901.  
Molita, Carnduff, 12 March.  
Regina.

SYNOD OF HAMILTON AND LONDON.

Hamilton, Knox, 12th March.  
Paris, Woodstock, 12th March.  
London, 1st ch., London, 12 March\* 10.30 a.m.  
Chatham, Windsor 12 March, 10 a.m.  
Stratford, Stratford, 19th March, 1901.  
Huron, Clinton, 9th April.  
Sarnia, Sarnia, 11th March.  
Maitland, Wroxeter, March 5 10 a.m.  
Bruce, Wingham, 12 March.  
Brandon, Brandon, 5th March.

SYNOD OF TORONTO AND KING TON.  
Kingston, Chalmers, Kingston, March 12 8 p.m.  
Peterboro, Port Hope, 12th March, 1.30 p.m.  
Whitby, Whitby, 16th April.  
Lindsay, Woodville, 12th March, 11 a.m.  
Toronto, Toronto, Knox, 1st Tues, ev. mo.  
Orangeville, Orangeville, 12th March.  
Barrie, Barrie, March.  
Algoma, Sudbury, March.  
North Bay, Huntsville, March 12.  
Saugeen, Knox, Harriston, March 12, 10 a.m.  
Owen Sound, Owen Sound, 12th March.  
Guelph, Galt, Central, 12th Mar.

SYNOD OF MONTREAL AND OTTAWA.

Quebec, Quebec, March 12, at 4 p.m.  
Montreal, Knox, Montreal, 12 March, 10 a.m.  
Glouguery, Cornwall, 12th March.  
Lanark, Renfrew & Carleton Place, Apl 16, 11 a.m.  
Ottawa, Ottawa, Bank St., 5th Feb., 10 a.m.  
Brockville, 1st ch., Brockville, 25th Feb.

SYNOD OF THE MARITIME PROVINCES.

Sydney, Bridgenport, 29th Jan.  
Inverness, Whycomagh, Jan. 29 1901, 11 a.m.  
P. E. I., Charlottown, 5th Feb.  
Picton.  
Wallace, Tatamagouche, 4th Feb. 9 am.  
Truro, Truro, 3rd Tuesday of January.  
Halifax, Chalmers Hall, Halifax, 26th Feb., 10 a.m.  
Lunenburg, Rose Bay.  
St. John, St. John, St. A.  
Miramichi, Newcastle.

**RICE LEWIS & SONS.**

(LIMITED.)

**Brass and Iron Bedsteads,**

**Tiles, Grates,**

**Hearths, Mantles.**

COR. KING & VICTORIA STS.

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QUEEN W. TORONTO

TWENTIETH ANNUAL STATEMENT

... OF THE ...



**North American Life**

**Assurance Company**

**Head Office: 112-118 King Street West, TORONTO**

For the Year Ended December 31st, 1900.

Dec. 30, 1899. To net Ledger Assets .....\$3,33 710 2

**RECEIPTS.**

Dec. 31, 1900. To Cash for Premiums...\$852,929 00  
" " To Cash Income on Investments, etc..... 183,041 55  
1,005,970 55  
\$4,342,680 76

**DISBURSEMENTS.**

Dec. 31, 1900. By Paym't of Death Claims, Profits, etc.....\$304,679 33  
" " By all other Payments..... 264,493 35  
569,172 68  
\$3,773,508 08

**ASSETS.**

Dec. 31, 1900. By Mortgages, etc.....\$1,282,389 92  
" Debit's (m'ket value \$739,199 47) 729,813 10  
" Stocks and Bonds (market value \$1,013,779 96) 1,013,779 96  
" Real Estate, including Company's building 389,751 79  
" Loans on policies, etc..... 236,719 38  
" Loans on Stocks (nearly all on call)..... 91,580 00  
" Cash in Banks and on Hand..... 26,473 93  
\$3,773,508 08  
" Premiums outstanding, etc. less cost of collection..... 163,071 16  
" Interest and rents due and accrued..... 4,684 50  
\$3,977,263 83

**LIABILITIES.**

Dec. 31, 1900. To Guarantee Fund.....\$ 60,000 01  
" Assurance & Annuity Reserve Fund 3,382,700 00  
" Death Losses awaiting proofs, etc... 54,262 44  
3,477,714 44

**Net Surplus.....\$500,192.39**

Audited and found correct.

L. N. LAKE, AUDITOR.

The financial position of the Company is unexcelled—its percentage of net surplus to liabilities exceeds that of any other Home Company.

New insurance issued during 1900.....\$4,153,150 00  
Exceeding the best previous year (except one) in the history of the Company.  
Insurance in force at end of 1900 (net).....\$24,883,061 00

PRESIDENT

**JOHN L. BLAIKIE.**

VICE-PRESIDENTS

HON. G. W. ALLAN.

HON. SIR WILLIAM R. MEKEDITH, K.C.

DIRECTORS

HON. SENATOR GOWAN, K.C., LL.D., C.M.G.

E. GURNEY, ESQ.

L. W. SMITH, ESQ., K.C., D.C.L.

J. K. OSBORNE, ESQ.

D. M'CRAGE, ESQ., GUELPH.

MANAGING-DIRECTOR

**WM. McCABE, LL.B., F.I.A., F.S.S.**

SECRETARY

**L. GORMAN, A.I.A.**

MEDICAL DIRECTOR

**J. THORBURN, M.D., Edin.**

The Report containing the proceedings of the Annual Meeting, held on January 30th last, showing marked proof of the continued progress and solid position of the Company, will be sent to policy-holders. Pamphlets of the explanatory of the attractive investment of plans of the Company, and a copy of the Annual Report, showing its unexcelled financial position, will be furnished on application to the Head Office or any of the Company's agencies.

**The Merchant's Bank of Halifax**

After January 1st, 1901.

**The Royal Bank of Canada.**

Incorporated 1869.

HEAD OFFICE, HALIFAX, N.S.

President: Thomas E. Kenny, Esq.  
General Manager: Edilon L. Pease.  
(Office of General M'gr., Montreal, Q.)

Capital Authorized - \$3,000,000.00  
Capital Paid up - 2,000,000.00  
Reserve Fund - 1,700,000.00

Branches throughout Nova Scotia, New Brunswick, Prince Edward Island, British Columbia, and in Montreal, New York, and Havana, Cuba.

Highest rate of Interest paid on Deposits in Savings Bank and on Special Deposits.

Letters of Credit issued, available in all parts of the world. A General Banking Business transacted.

H. J. GARDINER, Manager.

**OTTAWA BRANCH,**

Cor. Sparks and Elgin Streets.

**"My Valet"**

We press, clean and repair all the clothing contained in a gentleman's wardrobe for \$1.00 per month. Extra care taken with black goods.  
152 Bank St., Ottawa  
Ring us up. Phone 1546

**Inebriates and Insane**

The **HOMEWOOD RETREAT** at Guelph, Ontario, is one of the most complete and successful private hospitals for the treatment of **Alcoholic or Narcotic** addiction and **Mental Disease**. Send for pamphlet containing full information to

STEPHEN LETT, M.D.

GUELPH, CANADA

N.B. Correspondence confidential.

42 Sparks St., - OTTAWA A

**J. R. Carlisle & Wilson, STAINED GLASS WORKS,**

BELFAST, IRELAND.

MEMORIAL WINDOWS A SPECIALTY. . . .

**Profitable Business Talks.**  
These are the days of advertising. It is more essential than capital, yet capital can be accumulated or diminished in advertising according as it is wisely or wastefully done. I have added years of experience to years of study in writing an advertising advertisement for many of the most successful Canadian firms. I should have pleasure in explaining my methods and terms to you, either by letter or personally.  
NORA LAUGHER,  
Writer of Advertising,  
94 Adelaide St. E., Office 17, Toronto