

26th ANNUAL REPORT
OF THE
**Confederation
Life Association.**

**STEADY PROGRESS OF A HOME
INSTITUTION.**

LARGE INCREASE IN PAYMENTS TO POLICYHOLDERS.—
LATEST COLLECTIONS IN ADVANCE OF ANY
PREVIOUS YEAR.

The twenty-sixth annual meeting of the Confederation Life Association was held at the Hotel Clive of the company, Yonge, Richmond and Victoria streets, Toronto, on Tuesday, March 15, 1898, at 3 p.m.

There was a fair attendance of shareholders and policyholders.

Mr. W. H. Healey, Vice-President, was appointed as Chairman, and Mr. J. K. MacDonald, Managing Director, as Secretary.

After the usual formalities the following report and statements of the affairs of the Association for the year 1897 were presented.

REPORT.

The year 1897, like some of those which preceded it, was one that called for the exercise of much care and prudence, both in regard to obtaining new insurance and in the investment of funds. It would have been quite within the ability of your directors to have largely increased the volume of new business, but it was deemed the wiser course to continue the conservative policy of the past, and do a safe, though moderate amount, at a reasonable cost.

The policyholders and shareholders will note with satisfaction that while an amount of new insurance was secured slightly in excess of that for 1896, it was obtained, and the entire business of the association conducted, at a cost actually less than for that year.

The total applications received during the year for \$3,137,835 of insurance; 2,974 for \$3,137,835 were approved and policies written for \$2,100,400 were declined, and 7 for \$7,000, being unaccepted, were deferred. Including bonus additions, the new business for the year was \$3,168,172. The total business in force at the close of the year was \$28,392,008.00 under 18,115 policies on 16,427 lives.

In the matter of the valuation of the company, only obligations for all business taken since December 31, 1895, a rate of 8 1/2 per cent, has been assumed.

Your directors are pleased to be able to report a very fair increase in the returns from property held in the City of Toronto, and with the improvement which seems to be very generally anticipated a still higher return is looked for during the coming year. They are also very glad to report that the payment of the year-end mortgage account has been very much better than for some years past.

The actual collections were about sixteen per cent in advance of those for 1896, while the amount due and outstanding at the 31st December last was almost 25 per cent. less than at the corresponding date of 1896.

They also stated that several houses properties have been sold during the year to realize all the company had against them.

The death claims arising in the year aggregated the sum of \$248,924. These covered the amount of \$19,110 which is larger than the total expense of this company, and arises largely from the fact that several lives were insured under large insurance contracts, which considerably increased the average, and the above, considering the lives at risk, and the age of the company, will stand pretty nearly at the rate exercised by the directors in the admission of only healthy lives.

Attention may be called to the very large amount paid by the Association during the past year to its policyholders and annuitants, and especially to the sum of almost \$90,000 CASH PROFITS TO POLICYHOLDERS. The total payment including \$8,931, the amount received for re-insurances, and which is deducted from the death claims in the financial statement, were \$91,762.82.

It may also be mentioned that this Association since its organization has paid a total of \$1,034,214.74 CASH PROFITS up to the close of the last year to its policyholders, an amount equal to 43 per cent of the total death claims during the same time.

The financial statements herewith submitted exhibit the transactions of the Association and its conditions on the 31st December last.

The auditors have given strict attention to their duties, making their investigations from month to month, and their report will be found appended to the financial statements.

The directors are also pleased to report that the field office staffs continue to discharge their duties with efficiency and diligence.

All the directors retire, but are eligible for re-election.

J. P. HOWLAND, President.
J. K. MACDONALD, Managing Director.

FINANCIAL STATEMENT.

Receipts.	
Premiums (net).....	\$831,591 23
Interest and rents (net).....	222,960 23
Losses and commissions.....	\$1,184,527 26
Disbursements.	
To Policyholders.	
Death claims (net).....	\$248,924 76
Endowments.....	\$9,838 00
Annuities.....	9,524 34
Surplus policies.....	\$6,993 84
Cash payments.....	89,984 69
Expenses, salaries, commissions.....	\$503,721 62
.....	206,411 10
Dividends to stockholders.....	15,000 00
Balances.....	45,934 03
	\$1,184,527 26
Total assets.....	\$6,237,659 28
Total liabilities.....	5,900,882 54
	\$ 336,800 74
Capital stock.....	1,000,000 00
TOTAL SURPLUS SECURITY	
FOR POLICYHOLDERS.....	\$1,336,806 74

Auditors' Report.
We beg to report that we have completed the audit of the books of the Association for the year ending December 31, 1897, and have examined the vouchers connected therewith, and certify that the financial

statements agree with the books and are correct.

The securities represented in the above with the exception of those lodged with the Dominion Government, amounting to \$81,500, are deposited with the Government of Newfoundland, amounting to \$25,000, have been examined and compared with the books of the Association and are correct, and correspond with the schedules and ledgers.

The bank balances and the cash are certified as correct.

W. R. HARRIS, R. F. SPENCE, Auditors.

Toronto, February 22nd, 1898.

The Chairman, Mr. W. H. Healey, in moving the adoption of the report commented on the very satisfactory state of affairs of the Association, and stated that the net increase for the year 1897 showed a satisfactory increase over that for 1897, at the same date.

Several of the policyholders and stockholders being present in company with the Chairman, the success which has attended the operations of the Association, and the report was unanimously adopted.

Resolutions of thanks, which were suitably quoted to refer also to the able assistance rendered by the Hon. Directors, Officers, Auditors, Medical Examiners, Field and Office Staffs, for their faithful services during the year.

All the remaining directors were re-elected, viz., Hon. Sir W. P. Howland, Edward Hooper, Esq., W. H. Healey, Esq., Hon. Jas. Young, S. Northman, Esq., W. H. Walte, Esq., L. Gordon, Esq., G. Mitchell, Esq., W. D. Matthews, Esq., G. K. MacDonald, Esq.

At a meeting of the new board held immediately after the annual meeting, Hon. Sir W. P. Howland, K.C.M.G., C.B., was re-elected President, and Messrs. Edward Hooper and W. H. Healey, Vice-Presidents.

The Late Mr. Patrick Galvin of Ennismore.

One after another the few surviving Irishmen of a past generation, who have made Canada their home, and who, with brain and muscle, have done their share in developing its varied resources, are passing to the silence of the tomb. This week the painful task is imposed upon me of recording the demise of Mr. Patrick Galvin, which sad event occurred at his late home at Ennismore in the County of Peterborough, just as he had reached the patriarchal age of 98 years.

Patrick Galvin, that of whom there were few men more widely known, or more highly esteemed, was a native of the County of Kerry, Ireland, where, as will be already perceived, he first saw the light of day. In the year 1828 he emigrated to this country, and was employed as a laborer on the estate of an English gentleman who had purchased the land which he had been engaged to cultivate in the Province of Munster, and principally in the counties of Cork, Kerry, Limerick and Tipperary. In the summer of that year those early adventurers crossed the Atlantic, landing upon their arrival in Canada, in the townships of Oppa, and Ennis, in the County of Victoria, and in those of Otonabee, Ennismore, Asphodel, and Otonabee, in the County of Peterborough. Most of those pioneers of the Canadian forest, who were the companions of Mr. Galvin on the trans-Atlantic trip, have passed to their reward. I can myself name but very few of those who survive him. I believe that an uncle of the late Revue of Douro, Mr. John Moloney, still lives in that township, and who, since jostling the time when his age must be represented by three figures. Mr. Francis Moloney, Ennismore father of Dr. Moloney, a highly successful practitioner of Cornwall, lives on, hale and hearty, and Mr. John Toohy, father of that estimable priest—Rev. P. A. Toohy—who so acceptably ministers to the spiritual requirements of the Catholics of Westport, resides near Lindsay; still as vigorous as any ninety years old man in the Dominion. If there are any more of those excellent men still in the flesh I would like to hear of it through THE REGISTER. As already intimated Patrick Galvin settled in Ennismore, of which place shortly afterwards he became first postmaster, mail-carrier and letter distributor; and it is only doing justice to his memory to say that in these various capacities, no more accommodating official ever existed. In the primitive stages of agriculture, gangs, gangs of settlers, and "godowns" of huge size, were necessarily traversed on foot, and Mr. Galvin, who always carried his bag on his shoulders, received letters from his patrons, on his way to the front, delivering others on his return to those to whom they were addressed.

Mr. Galvin was the first Reeve of Ennismore, a position which he filled for many years subsequently; and the testimony is unreservedly borne to his character, that to his intelligent judgment, persevering industry, and unflinching integrity, the municipality of his adoption, if not of his creation stood indebted for many signal advantages. Patrick Galvin embarked in mercantile life at a very early age, carrying on an extensive trade with the Indians, a large number of whom resided at Chemung Village, and the rapidity with which he acquired the mastery of the dialect of the Aborigines was marvellous. He loved to speak the Indian tongue. And to the day of his death delighted in reviewing bygone events, and pleasant reminiscences in company with Peter Smoke, John Deaver or Tim Muskrat. Some strange tales (out of school of course), are told of certain Indian traders. One of that class who resided not a thousand miles from Port Hope, and who was instrumental in bequeathing to Canada a heavy legacy of Government officeholders, had a

Does It Pay to Tipple.

You know it don't. Then why do you do it? We know why. It requires too much self-denial to quit. The Dixon Cure, which is taken privately, is purely vegetable, is pleasant to the taste, and will remove all desire for liquor for two or three days, so that you would not pay five cents for a barrel of beer or whiskey. You will eat heartily and sleep soundly from the start, and be better in every way, in both health and pocket, and without interfering with business duties. Write in confidence for particulars. The Dixon Cure Co., No. 40 Park Avenue, (near Milton St.), Montreal.

Oak Hall.

This fine clothing house is up to date in everything pertaining to the grade of work. In the seasons the garbs worn in the milder climates, so in those grades necessary in climates such as that of Alaska, the Hall is always prepared to supply the public to the limit of the heaviest stores. Intending Klondikers can secure their outfit there at the lowest living prices.

FEVER AND AGUE AND BRUISES DURING REMITTENTS ARE POSITIVELY CURED BY THE USE OF PARMELOE'S PILLS. Not only cleans the stomach and bowels from all bilious matter, but they open the capillary vessels, causing them to pour copious effusions from the blood into the bowels, after which the corrupted mass is thrown out by the natural passage of the body. They are used as a general family medicine with the best results.

What is the color of grass when it is covered by snow? Invisible green. When a lady faints, what figure should you bring her? You must bring her two.

Klondike Supplies

The best is none too good for the Northern climate, and everything we have is the best and sold at every close prices

We are the exclusive agents for the famous Alaska Under-shirts, made specially for the Klondike climate, double back and double front, all pure wool, per suit \$3 00

We are also exclusive agents for the Celebrated Placer Miner Boots, which are much lighter and stronger than any other miner's boots made, price 4 00

As the above lines cannot be procured except through us we will be pleased to quote wholesale prices to Klondike outfitters

In addition to the above we have full lines of

Mackinaw Suits	Cotteroy Suits	Knapcaps
Mackinaw Drawers	Moleskin Suits	Dunsmuir Bagg
Leather Suits	Moccasins	Sleeping Bags
Oilskin Suits	Moleskin Pants	Mackinaw Heads
Mackinaw Sweaters	Rubber Shirts	Prize Face Masks
Miner's Mitts	Chamois Blankets	Rubber Hip Boots
Snow Shoes	All-wool Blankets	Rubber Knee Boots
Mackinaw Pants	Alaska Socks	Toggles

And, in fact, everything necessary for the Yukon trip.

Any number of men can be fitted out at the shortest notice with every requisite for the Klondike. By special arrangements groceries and hardware can be bought at a saving of 15 to 20 per cent.

Oak Hall Clothiers

115 to 121 King St. East, Toronto
Opposite St. James' Cathedral

very novel way of weighing the product of the chase as it was offered for sale to him by the Indians, his right hand on the balance scale representing one pound of fur, and his right foot two pounds; what his whole body would be worth to an Indian I have never been able to make out, and as to what his soul (if he had one) would weigh I am not here to offer an opinion. What means Patrick Galvin had of estimating the weight of the fur which he purchased in those days I know not, but I am certain that "Poor Leo" retired from the commercial emporium with the conviction that, although on general principles, the white man, more especially if he was a religious missionary, was a honest trader. Mr. Galvin always took the deepest interest in everything affecting the welfare of Ennismore; indeed there was scarcely a public meeting ever held in that township whether the object was political, educational, social or religious over which he did not preside. He was a Catholic above and beyond everything else, and after that you could call him a Brit or Tory politician just as it suited you. An Irishman who loved his native land, he ardently prayed that his earthly career would not close until he witnessed her just cause triumphant. The number of descendants aggregated 118, and included 14 children, 68 grandchildren and 41 great-grandchildren. He was truly a blameless life! MAY HE REST IN PEACE!

A CRIPPLED SHADOW.

THE REMARKABLE STATEMENT OF JAS. DAVIS, OF VICTORIA.

Stricken With Rheumatism He Wanted to be Painfully Released—Doctors and Hospital Treatment Failed to Help Him—Dr. Williams' Pink Pills Restored Health and Strength.

Proof positive that Dr. Williams' Pink Pills is the greatest medical discovery of the 19th century, and the following story told in the grateful patient's own words again substantiates the claim that they cure when other medicines fail.

"Knowing that I am a living monument of the wonderful curing properties of Dr. Williams' Pink Pills, I deem my testimony for the aid of such as are afflicted as I was. I am a resident of the village of Victoria, Ont., and have lived in the town or neighborhood all my life and am therefore well known and what I say can be easily proved. Three years ago I was stricken with and actually paralysed by rheumatism, and after being under the care of two physicians I was given up by them, I wasted to a crippled shadow; nothing more than a humped skeleton; I lost the use of my limbs entirely and food was given to me, but I was unable to eat and my strength was so exhausted that I was unable to get up. 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