### Annal Meeting of the Ontario Motoal Life.

TWENTY-NINE YEARS OF SUCCESS.

# UPWARD AND ONWARD

Another Milestone Passed on the Road of Solid Progress and Increased Prosperity.

The 28th annual meeting of the Ontario latual Life Assurance Company was held the Town Hall, Waterlow, Ontario, on hursday, May 20th, 1938. The astenday, the Assurance Company and the Company of the Company, and the Company, and the Company, and the Company, and the Company of the Company of the Company, and the Company of the Compan

DIRECTORS' REPORT.

tary to read the DIRECTORS' REPORT.

Your Directors respectfully submit the following as their report for the year ending December 31st, 1897:
Since we least met you, it has been our misfortune to lose by death the service of our President, the late I. R. Bowman, who was one of the founders of the company, its first and only President up to the time of his death. Eulogy of him is not necessary, as he long held positions of honor and traspect of all who knew him for sterling honesty and integrit of the universal respect of all who knew him for sterling honesty and integrit of the submit of the description of the de

earning power of money.
The numer and amount of policies issued during the year was 2,020 amountain to receive the second of the 3,327,789 46 3,196,372 41 126,425 00 49,086 00 780 17 ortality for 1500.

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accrued interest is much less than for many years.

The collapse of several of the larger assessment companies and a realing of uccertainty of the larger assessment companies and a realing of uccertainty of the larger assessment of the larger ass

THE PRESIDENT'S ADDRESS.

THE PRESIDENT'S ADDRESS, moving the adoption of the report, the ideas tank: I am sure you will, with apply regret the death of our late ideas. As was expressed in the address, is family, the Board feel that, as indivis, they have lost a valued friend and connealier, and we know that with us highly appreciated his sterling honesty integrity, and the faithfulness with the discharged the duties of President to many vests.

ures over the amount we pald for them, smounting to \$50,027, our assets and surplus would both the increased by that amount; but we have not in any case taken these securities in account at a larger surplus would both the increased by that amount; but we have not in any case taken these securities in account at a larger surplus and our business new and old is on a 4 per cent. Incl. Mr. for both old and our business new and old is on a 4 per cent. Incl. Mr. for both old and new business. The Canada, at 4 per cent on the American table; Confederation, old business, II. H. 4 12 per cent, I. Mr. for both old and new business. The Canada, at 4 per cent. The cont. II. Mr. on old business and 4 per cent. II. Mr. on old business and 4 per cent. II. Mr. on old business and 4 per cent. II. Mr. on old business and 4 per cent. III. Mr. on old business and 4 per cent. III. Mr. on old business and 4 per cent. III. Mr. on old business and 4 per cent. III. Mr. on old business and 4 per cent. III. Mr. on old business and 4 per cent. III. Mr. on old business and 4 per cent. III. Mr. on the Mr. of the

2ND VICE-PRESIDENT'S ADDRESS.
Mr. Alfred Hoskin, Q.C., Second Vierpresident of the company, and honoconding free distribution of the company and honoconding the property of the company and honoconding the property of the company and honoconding the property of the company and the property of a friend. Mr. Bowman was an alt-round man; he was not only careful and solid, but had a clear mind and foresigns. His judgment in the investment of the investment of the first property of the distribution of the investment of the investment of the distribution. The agents and all connected with the business, cannot but admit that he was ever ready to listen, and after consideration, to adopt suggestions made in the interests of the company. He earned his rest, and I feel warrance in saving that we will be company the company of the company and very effort should be made to push and calarge that portion of the business. Although we are an insurance company, and very effort should be made to push and calarge that portion of the business, and the company and very effort should be made to push and calarge that portion of the business, yet the stability of that depends upon the security of the investment part to our business. Although we are an insurance company and very effort should be made to push and calarge that portion of the business. Although were doubtful. In 1897 the invested funds of the company amounted to \$3,484,781. The care of such a large sum entalls considerable labor and anxiety upon those who have charge of the same, for upon the earning power of this sum depends in agely the profits we have to divide. It is almost un non-busined are atcadily falling, and in addition the difficulties of finding investments are increasing. Complaints are sometimes made by policy holds, attact the profits are not increasing fast enough, but if they thought for a moment they must conclude that, as profits, are less in severy kind of business and in surfaces from 0 to 12 per cent. This, tor a great extent, arises from our baving t

One remanus, and loss of loss on the security of our policies and real estate.

"I might state for the information of the policy-holders, that once a year a committee of the Board has been an extended to the Board has been an extended to the Board has been and the beautiful and the

Referring again for a mount in the real the attention of the agents to lapses. These are a great loss to every company, and if they could be lessened companies could pay more than the agents and probably more to their and catholog jower, a would into a cart in a cantion of the agents to lapses. There are can be also as a cart of the agents to lapses, and the agents of the agents of the agents of the agents and probably more to their policy-holders. I find in one Canadian company that they were only able to increase their 'insurance in force' to the extent of about 35 per cent, of the new insurance differed in 1897. In comparison we were can be to the care of the control of the agents of the agents of the agents of the care of the control of the agents of the least cutting, for it is an honor. The mantle of car late honor to be at the head of this least cutting, for it is an honor. The mantle of car late immented Presidents has fallen upon worthy shoulders, and I can every you that the best interests of the company are his concern, and that he does not allow anything to align from his care and attention, and I innerely hone the company will for a long time have the benefit of his services.

ASSESSMENT COMPANIES,

### ASSESSMENT COMPANIES.

inope the company will for a long time have the benefit of his services."

ASSESSMENT COMPANIES.

Mr. B. M. Britton, Q.C., M.P., Kingston, in moving a vote of theaks to the Manager, Secretary an artificial services of the services of the

a foothold in Canada.

OTHER BUSINESS.

Heaty vote of thanks were accorded to the Presidents, Vice-Providents and Directors for carfully looking after the Company's failtre, and to the Manager, Socretary, Actuary, Officers and Agenus for faithfully discharging their respective duties during the past year.

Regret was very generally expressed at the absence of the Manager from this meeting owing to severe illness from the efficiency of the manager from the efficiency of the manager from the fifteen of the manager of the fifteen of four Directors, The hatching which followed resulted in the resulting of the Huron & Eris Loan and Savings Company, London. On motion Meers. J. M. Scully and Geo, Davidson were re-appointed scrutinger. On motion Meers. J. M. Scully and Geo, Davidson were re-appointed scruting the present year.

At Parry Harbor,

Afford Hoakin, O.C., Second Vice-President of the Company for the ensuing year.

At Parry Harbor.

(Breezel.)

More than ordinary preparation was made on last Friday to add to the feast of St. John the Baptist and inspire devotion in those who were present at its celebration. Rev. Father Kelly addressed the congregation in the evening, handling the subject of his beautiful discourse in a skilful manner, and both in French and Eiglish with considerable effect touched upon the salient points of the Saint's life. Solemn Benediction was thon given by Father Kelly, assisted by Father Fleming and Father Collins Threining under the direction of Mrs. Galbreith was of a high order and reflects much credit upon the leader and choir members. On the morning of the feast at 8 o'clock, Bosemn High Mass was commenced, Rev. Father Kelly being celebrant, Father Fleming deacon, and Father Collins subdeacon. Many approached the Holy Table, noticeably the French Canadian members of the congregation, who have special devotion to St. John the Baptist and claim him as their patron saint. The large attendance gave evidence of the interest taken in the great feest and every one went home with an increase of love and evidence of the interest taken in the great feast and every one went home with an increase of love and admiration for the Precursor of Our Lord and feeling no doubt with the followers of old that "it is good for us to be here."—F.

The leading physicians of Toronto patronize and recommend Lemaitre's Pharmacy, 250 Queen St. West, opposite the Fire Hall. This is a fact well worth knowing if you have anyone sick at home, Lemaitre's Pharmacy has long enjoyed the best reputation for careful dispensing and pure medicines. Bicycle messengers call for prescriptions and promysly deliver medicines at all hours. Zhone 1088.

Rallway Passes.

That government officials and onployees should have passes is claimed
by many persons to be highly dotrimental to good honest administration
of the uation's affairs. Be that as it
may, we are certain of this fact—that
the use of trashy, untested and obnoxious mixtures is injurious to those who
use them; therefore when buying, get a
standard, well endorsed, article. Hyekman's KOOTENAY OURE is this, and
hundreds in Cauada alone give storn
testimony to that effect. Kootenay acts
directly on the blood and Kidnoys, and
will cure Bright's Directs
worm Testimony.

will cure Bright's Disease

SWORN TRETIMONY.

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James Osborne."

The above named gentleman is at the

sioner. James Osborne."

The above named gentteman is at the present time enjoying fine health, and so may you if you will take Koetenay Cure, which may be obtained for \$1.00 per bottle, or 6 for \$5.00, from your cruggist, or direct from The S. S. RYCKNAN MEDICINE CO Limited, HAMILTON, Ont.

Send for free book of sworn testimony.

Presentation and Address

A member of the Perth Branch of the C.M.B.A. having decided to join the field of the ever increasing benedicts, the members assembled in their handsome pariors to present their esteemed friend with a beautiful gift and an address. The recipient was Mr. Edward Young, one of the most popular young men in the town, and his marriage to Miss Noille Noonan, second daughter of Mr. D. R. Noonan of this town will take place in Utica, N.Y. The president of the branch, Mr. John Doyle, after some introductory romarks suitable for the cocasion, called upon Mr. C. J. Foy to read an address. The gift from the brother members was a beautiful bed-room suite.

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