

EIGHTEENTH ANNUAL REPORT of the Federal Life Assurance Company of Canada.

The eighteenth annual meeting of the shareholders of the Federal Life Assurance Company of Canada was held at the head office of the company in Hamilton, on March 6th, 1900.

Directors' Report. The directors have pleasure in submitting for the information and approval of the shareholders the following report of the business of the company, together with a statement of receipts and disbursements for the year which closed on Dec. 31, 1899, and of the assets and liabilities on that date.

New business consisted of eighteen hundred and fifty-seven applications for insurance, aggregating \$2,639,700, of which seventeen hundred and ninety-five applications for \$3,497,900 were accepted; applications for \$141,800 having been rejected or held for further information.

The gross income of the company shows a gratifying increase over previous years, and the addition of \$194,377 to the assets is especially noticeable, the total assets having risen to \$1,060,660, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted to \$1,060,660, and the liabilities for reserves and all outstanding claims \$946,402, leaving a surplus of \$114,257 77.

Asurances for \$106,000 on 45 lives became claims through death, of which amount the company was reinsured for \$4,000. Including cash dividends and dividends applied to the reduction of premiums, \$21,460 52 with annuities, \$3,572 07, the total payments to policyholders amounted to \$13,454 89.

A foreshadowed in last report, the securing of the special act of incorporation from the Parliament of Canada has greatly increased our investments in other provinces, much to the advantage of the company.

The investments of the company have been carefully managed, and have yielded results considerably above the average results of all companies doing business in Canada.

The accompanying certificate from the auditors vouches for the correctness of the statements submitted herewith. All accounts, securities and vouchers have been examined by them.

JAMES H. BEATTY, President. DAVID DEXTER, Managing Director.

Auditors' Report. To the President and Directors of the Federal Life Assurance Company: Gentlemen—We have made a careful audit of the books of your company for the year ending Dec. 31, 1899, and have certified to their correctness.

The financial position of your company, as on Dec. 31, is indicated by the accompanying statement.

Respectfully submitted, H. S. STEPHENS, SHERMAN E. TOWNSEND, Auditors.

Hamilton, March 1, 1900. Financial Statement, 1899

Table with 2 columns: Description and Amount. Includes Premium income, Interest and rents, Paid to policyholders, Assets, Liabilities, Reserve fund, Surplus, and Total assurance in force.

The medical director, Dr. A. Woolverton, presented an interesting report, of which one of the most gratifying features to shareholders and policyholders alike was the item showing the death rate for the year to have been the lowest experienced by the company in the past ten years.

An excellent oil portrait of the president, Mr. James H. Beatty, by the well-known artist, Mr. J. W. L. Forster, was placed on the wall of the board room as a token of the esteem in which Mr. Beatty is held by the directors and shareholders.

The retiring directors were re-elected, and at a subsequent meeting of the board Mr. Beatty was re-elected president, Lieut.-Col. Kerne and Mr. T. H. Macpherson, M. P., vice-presidents.

LONDON VS. ABERDEENS

The Visitors Defeated in a Close Game.

The Score Was 3 to 5—London Rowing Club Elects Officers—Latest Baseball News.

HOCKEY.

London's long string of wins this year, without a single defeat, has won for them the title of the "Invincibles," and they well deserve the name, having defended it against all brands of hockey, and two of the fastest senior teams in the country.

DAVID HARUM

Manufactured by McLeod, Nolan & Co., London, is considered by connoisseurs as an excellent snuff. For sale everywhere. Price 10 Cents.

Score at the end of the first half, London 3, Aberdeens 2. The play in the last half was much faster than the first, being of the chain-lightning variety.

OFF-SIDES. The Woodstock rooters who came over were tickled immensely with the work of Miller, and they had every reason to be so.

Quebec, March 12.—Quebec defeated the Shamrocks here Saturday night by a score of 4 goals to 3.

Woodstock, Ont., March 9.—Tonight the last and final game of hockey in the C. O. H. A. series was played here between Paris and Woodstock.

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Chicago, March 12.—Secretary Nathanson, of the Harlem Jockey Club, announced that in number of entries, the seven spring stakes of the Harlem Jockey Club, which closed March 1, broke all records for events of similar conditions for the several stakes.

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LONDON ROWING CLUB.

There was a large attendance of members at the annual meeting of the London Rowing Club, held Saturday evening at the Tecumseh House.

CURLING.

At Sarnia on Thursday, two rinks of local players easily defeated a similar number from Theford. Score, 40 to 17.

BASBALL.

Woodstock wants to put a team in the proposed International League.

Gained 22 Pounds.

Some time ago I got run down in health, became nervous, could not sleep nor sit still, and at times had dizzy and fainting spells.

I tried two doctors, but got little benefit from their treatment.

I read in the papers what good Burdock Blood Bitters was doing for other people, and thought I would try it.

After I had taken it for a short time my head began to get clear and I noticed a marked change for the better.

By the time I finished three bottles I was perfectly well.

Before I commenced using B. B. B. I only weighed 110 pounds, now I weigh 132 pounds.

I now eat well, sleep well and feel well, all of which I owe to B. B. B.—Mrs. Chas. A. Mills, Linden, N.S.

The First Step to the Cure. It is a step to the cure to be willing to be cured. If you are anxious to get well, take the next step to the cure and buy a box of OUR NATIVE HERBS tablets. The successive steps—taking one tablet each day—are easy, and after you have taken only a few steps you will feel that you are on the road to recovery.

Each box of Our Native Herbs contains 200 days' treatment, and the price is only \$1.00. If you cannot get it from your druggist, we will mail you a box (either tablet or powder form) on receipt of price.

THE ALONZO O. BLISS CO., 823 St. Paul St., Montreal, Canada.

Legal Cards.

BUCHNER & MILLS—BARRISTERS etc., 23 Dundas street, London. Telephone 99. Money to loan at lowest rates.

PURDOM & PURDOM, BARRISTERS, Dundas and Talbot streets, London, Ont. Thomas H. Purdom, Q.C.; Alexander Purdom.

STUART, STUART, BOSS & BUROK—Solicitors, etc.—Offices northeast corner Dundas and Talbot streets, London, Ont. Thomas H. Stuart, Q.C.; C. C. Duncanson, Stuart, D. C. Ross, LL.B.; E. T. Buoke, B.A.

T. H. LUSCOMBE—BARRISTER, SOLICITOR, etc., 124 Dundas street, near Richmond. Money to loan at lowest rates.

R. H. DIGNAN—BARRISTER, ETC., 418 Talbot street, London. Money to loan at lowest rates.

MAGEE, McKillop & MURPHY—BARRISTERS, SOLICITORS, NOTARIES, ETC., corner Richmond and Dundas, London. James Magee, Q.C.; J. B. McKillop, Thomas J. Murphy, Philip E. Mackenzie, LL.B.

GIBBONS & HARPER—BARRISTERS, SOLICITORS, etc., Office, corner Richmond and Carling streets, George G. Gibbons, Q.C., Fred. P. Harper.

JARVIS & VINING—BARRISTERS, ETC., 101 Dundas street, C. G. Jarvis, Jared Vining, B.A.

J. H. A. BEATTIE—BARRISTER, ETC., 428 Talbot street, Money to loan on real estate at lowest rates.

MEYVOY, POPE & PERRIN—BARRISTERS, SOLICITORS, 402 Richmond street, opposite Court House, Telephone 978. Money to loan. J. M. Meyvoy, LL.B., H. C. Pope, LL.B., F. E. Perrin, B.A.

W. H. BARTRAM—BARRISTER, SOLICITOR, etc., Office, 39 Dundas street.

T. W. SANDRETT, BARRISTER, SOLICITOR, LICITOR, etc., 26 Dundas street, London. CORNELL & BOEHR—BARRISTERS, ETC., Canadian Loan Company Building, Richmond street, London. Private funds to loan. A. Greenlee B.A., H. C. Boehr.

MARRIAGE LICENSES ISSUED AT SHUFF'S DRUG STORE, corner Dundas and William streets. No witnesses required.

MARRIAGE LICENSES ISSUED BY W. H. BARTRAM, 39 Dundas street.

MARRIAGE LICENSES ISSUED AT Johnson's Shoe Store, 108 Dundas street. No witnesses required. Residence 284 Dundas.

MARRIAGE LICENSES ISSUED AT Strong's Drug Store, 134 Dundas street. Residence, 280 Dufferin avenue.

R. V. S. SAUNDERS—MARRIAGE LICENSES issued, private office, 600 Dundas street, East London. No witnesses.

JOHN M. SHAW ISSUES MARRIAGE LICENSES at London South Postoffice, corner Craig and Worthy roads. Residence, 28 Orange.

MARRIAGE LICENSES ISSUED—OFFICE, 44 Adelaide Jewellery Store, East London. No witnesses required.

JOHNESSE ISSUED BY THOS. GILLEAN, Jeweller, 402 Richmond street.

Livery Stables.

NEW HACK AND COUPE STABLE; RE SPONSIBLE drivers. S. J. Henderson opposite Grand Opera House. Phone 1024.

LILLY'S LIVERY—NO. 519 DUNDAS street, East London, Ont. Telephone 98.

Business Cards.

D. DODD & CO., PRACTICAL BUILDERS carpenters and joiners. Jobbing and repairing promptly attended to. Shop 124 Fuller street.

Money to Loan.

PRIVATE FUNDS TO LOAN—Lowest rates. Buchner & Mills, 23 Dundas street, London.

MONEY TO LOAN IN SUMS OF \$100 AND upwards on first mortgage. G. M. Weekes, solicitor, Hixox Building, corner King and Richmond streets.

PRIVATE FUNDS FOR INVESTMENT on real estate security. Magee, McKillop & Murphy, Solicitors, London.

PRIVATE AND TRUST MONEY TO LOAN at 4% to 5% per cent on real estate security, in sums to suit. No commission charged. F. W. Sandrett, solicitor, etc., 39 Dundas street, London.

TENNENT, McDONAGH & COLERIDGE—Barristers, solicitors, notaries, etc., 78 Dundas street, London. Money to loan on mortgages, notes and other securities at lowest rates.

Architects.

MOORE & HENRY—ARCHITECTS, LAND SURVEYORS, CIVIL ENGINEERS. Frederick Henry.

MURPHY & FAIRCLOUGH—ARCHITECTS and surveyors, 213 Dundas street, H. C. Murphy, F. W. Fairclough, H. S., C.E.

Educational.

THE HARDING HALL GIRLS' SCHOOL. A BOARDING AND DAY SCHOOL. Musical Kindergarten in afternoon. For prospectus apply to Mrs. J. E. Walls, 821 Talbot street.

Medical Cards.

DR. W. J. & H. A. STEVENSON, 391 Dundas street. Phone 510, next Congregational Church.

J. B. CAMPBELL, M.D., 380 DUNDAS street. Hours, 12 to 4; 6 to 8. Phone 622.

DR. GRAHAM—OFFICE, 380 CLARINWOOD—Residence, 618 Richmond. Specialties—Pulmonary affections, cancers, tumors, piles, diseases of women and children.

R. OVENS, M.D., 255 QUEEN'S AVENUE—Eye, ear, nose and throat.

DR. ENGLISH—OFFICE AND RESIDENCE—688 DUNDAS street. Telephone.

HADLEY WILLIAMS, M.D., F.R.C.S., B.M.S., Specialist, (surgical diseases only), 430 Park avenue, Phone 324.

DR. H. A. MCCALLUM REMOVED TO 124 Queen's Avenue, corner Park avenue. Telephone 718.

DR. BIRD CORNER RICHMOND AND Oxford streets. Special attention skin diseases and digestive organs.

DR. N. R. HENDERSON HAS REMOVED TO 283 Queen's Avenue. Eye, ear, throat, nose only.

DR. MACLAREN HAS REMOVED TO No. 139 Queen's Avenue, a few doors west of his former residence.

DR. JOHN D. WILSON—OFFICE AND RESIDENCE, 200 Queen's Avenue. Special attention paid to diseases of women and children. Office hours, 12:30 to 4 p.m.

DR. R. M. COOPER, L.R.C.P. AND S. ED. L.F.P., and S. Glara. Office and residence 402 Dundas street. Telephone 1004.

DR. MEIK, QUEEN'S AVENUE, LONDON—Specialty, diseases of women. Hours, 10 a.m. to 1:30 p.m.

CLT. CAMPBELL, M.D., M.C.P.S.—OFFICE and residence 37 Queen's Avenue, London. Office hours, 9 to 9:30 a.m., 1 to 5 p.m., and 6 to 8:30 p.m. Skin diseases a specialty.

Musical Instruction.

London Conservatory of Music. And School of Elocution, Limited, Reopens for Winter Term, Thursday, Jan. 4.

Subjects Taught—Piano, Harmony, Theory, Fletcher Music Method (guitar and kindergarten), Singing, Voice Culture, Violin, etc. No. 374 Dundas Street. Phone 1101.

MRS. AND MISS NOBLE, TEACHERS of piano, organ and harmony. Residence 455 King street.

J. METCALFE, ORGANIST, F.R.S.M., Organ and composition. Address 5 Prospect avenue.

M. H. HEWLETT ORGANIST DUNDAS Centre Methodist Church, 1040 Queen's Avenue, Telephone 1242.

CHARLES F. WHEELER ORGANIST 87 Andrew's Church receives pupils in piano, pipe organ, harmony and in singing. Both elementary and advanced tuition given. Teaching resumed Sept. 5. Studio 315 King street.

Hotel Cards.

EUROPEAN HOTEL, 203 and 205 DUNDAS, late the Hub. Choice wines, liquors and cigars. Jerry McDonald, Proprietor.

ORIEL HOUSE, CORNER TALBOT AND Wm. Collins, proprietor and convenient tables.

THE ST. LAWRENCE HOTEL—MONTEAL—Centrally located and first-class in every respect. H. Hogan, proprietor.

ROYAL HOTEL—OPPOSITE G. T. R. DE POT. Central location. First class in every respect. J. D. Fleming, prop.

ALBION HOTEL—151 DUNDAS STREET. Rates \$1.50 per day. Choice wines, liquors and cigars. R. E. Lord, proprietor.

Dental Cards.

DR. W. S. WESTLAND, DENTIST—Post graduate in crown and bridge work. Chicago, Edgo Block, Richmond street. Phone 90, residence 287 Queen's Avenue. Phone 420.

DR. G. H. KENNEDY—DENTIST—S.U.O. SUCCESSOR to the late Dr. Davis. Specialty, preservation of natural teeth. 170 Dundas street. Phone 376.

WOOLVERTON & BENTLEY, DENTISTS—over Cairncross & Lawrence, druggists. Telephone 224.

DR. SILK, DENTIST, BRIDGE, CROWN work and regulating a specialty. 1256 Dundas street. Phone—Office, 1242; residence, 1244.

DR. CLAUDE BROWN, DENTIST—Honors Toronto University. Graduate Philadelphia Dental College. 159 Dundas street. Phone 1231.

DR. A. J. WYCKOFF, DENTIST—CORNER Edgemoth and Dundas streets, over Adkins Jewellery store.

DR. JOHN HUTCHINSON, 214 DUNDAS street, over Edy. Phone 1172.

Spiritualism.

GOOD MEDIUM, PERMANENTLY LOCATED at 292 Colborne street, one door south of Dundas. Sittings daily.

Veterinary Surgeons.

J. H. CUMMANS—VETERINARY SURGEON—Groomer of dogs a specialty. We breed and have for sale pure bred collies. Telephone 375 and 625.