

## 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. The managing director Mr. David Dexter presented the following reports and financial statement:

## 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 \$2,497,900 were accepted; applications for \$141,800 having been rejected or held for further information. Annual premiums to the amount of \$4,002 were also received.

During the year, as in previous years, about 90 per cent of the new business of the company was on its investment plans, showing that investment insurance still holds favor in comparison with other forms of investment, on which interest earnings are depreciating steadily. The feature of profit accumulations for a term of years is increasing in popularity. The increasing prosperity of the country has extended its influence to life insurance, as indicated by the large increase in the premium income and assets of the company.

The gross income of the company shows a gratifying increase over previous years, and the addition of \$194,377.39 to the assets is especially noticeable, the total assets having risen to \$1,060,660.80, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted to \$1,648,550.50, and the liabilities for reserves and all outstanding claims \$946,492.02—showing a surplus of \$702,058.48. Exclusive of unearned guarantee capital, the surplus to policyholders was \$114,257.77.

Assurances 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, \$21,460.62, with annuities, \$2,572.07, the total payments to policyholders amounted to \$18,454.89.

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. Expenses have been kept within reasonable limits, while due effort has been made for new business. The chief officers and agents of the company are entitled to much credit for their able representation of the company's interest. The office staff have also proved faithful in the company's service.

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,

DAVID DEXTER,

President.

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 securities have been inspected and compared with the ledger accounts and found to agree therewith.

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.

Premium income	398,366.55
Interest and rents	11,922.59
	\$ 410,289.14

Paid to policyholders for death claims, endowments, surrenders, values and profits	125,454.89
Expenses, taxes, dividends and reinsurance premiums	181,260.11
Balance	\$ 410,289.14

## Assets, Dec. 31, 1899.

Debtors and bonds	94,072.84
Mortgages	494,213.62
Loans secured by policy reserves	226,541.69
Cash in bank and other assets	245,832.65
	\$ 1,060,660.80

## Liabilities.

Reserve fund	924,263.03
Claims unadjusted	22,140.00
Surplus	114,257.77
	\$ 1,060,660.80

Guarantee capital	609,000.00
Surplus secured	1,669,660.80
Policies were issued assuring	2,497,900.00
Total assurance in force	11,847,070.43

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 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 5 to 5—London Rowing Club Elites 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. Their win from the Aberdeens, of Ottawa, at the Princess on Saturday night, places them in the ranks of the fastest in the country, as the Ottawas were looked upon at one time as the winners of the Stanley cup and the championship of the Dominion. The Aberdeens brought up a husky and very fast team, and they proved the hardest customers that the home boys have had yet to tackle. The strong point of the visitors is their beautiful combination play. Their forwards are the swiftest seen in London this season. The beautiful defense work of the home team was all that saved them from a defeat, as

the Ottawa forwards were on the aggressive the greater part of the game, and kept Peel, Brown and Johns on the jump. Peel played a brilliant game, and was repeatedly applauded, while Jack Brown, at cover, played the game of his life. His checking and lifting were features of the game. Charlie Johns, in goal, stopped many a hard drive that looked like a sure score.

The crowd was not quite as large as at some of the previous matches, but what it lacked in numbers was made up for in enthusiasm. A contingent of about 50 "rooters" accompanied the Aberdeens, and sang college songs, and made themselves heard to advantage whenever their pet scored a point.

The home team were minus Capt. George Ewing and Miller. The home team was substituted in his place, Miller played a great game. He is one of the best in the business. Ewing is away on a business trip. Two of the Aberdeens' regular men were also unable to play, and they brought along two fast substitutes in Stroud and Gilmour. The latter shot the first goal for the visitors.

The teams lined up as follows: ABERDEENS. LONDON. Cope.....Goal.....Johns Stroud.....Cover Point.....Brown Butterworth.....Cover Point.....Brown F. McEwen.....Goal.....Hobbs Gilmour.....Forwards.....Ashtant McGuire.....Forwards.....Westcott O'Connor.....Forwards.....Westcott

The whistle sounded for play at 8:25, and the game opened with a lively scrimmage in the center of the rink. The visitors then pushed the rubber to the home defense, and kept it there for some time, repeatedly shooting on goal, but the local defense was too strong for them. Peel made a pretty dash, taking the puck through the visitors' defense, and shooting successfully, but was called back for an offside play. A minute or so later, Westcott passed to Hobbs, and the latter put the rubber through amidst the greatest enthusiasm.

The score was quickly tied, Gilmour, of the visitors, getting the puck and cleverly fostering it two-thirds of the way down the ice, and putting it through on a hard side shot.

The visitors followed with another after two minutes' play. Captain McGee performed the trick.

Some lively scrimmaging and heavy checking followed, and during a mix-up in front of the visitors' defense, Hobbs scored, again tying the score.

The Aberdeens again took the lead, after several minutes vigorous play. The puck was put to the boards, behind the London goal, and on being pushed out, was easily shot through.

London followed with a goal in a rush. The rubber had got scarcely started when Westcott and Miller carried it down the ice. Miller passed to Hobbs, and the latter shot it through.

Score at the end of the first half, London 3, Aberdeens 5.

The play in the last half was much faster than the first, being the chain-lighting variety. Both teams checked hard, and got into the scrimmage in good style. The first goal was scored by London. Harry Peel performed the trick by a pretty lift from the center of the ice. It was the brilliant play of the game, and caused great enthusiasm. The next goal went to the visitors. Capt. McGee got through Brown and Peel, and had a close range shot on goal, which Johns failed to stop. London scored again after two minutes' play. Ashtant passed to Miller, and the latter scored it. The next went to the visitors on a mix-up. The home team claimed that the puck never passed between the posts, but the goal judge's decision was accepted. Score, 5 to 5.

The winning goal was shot by Miller for London shortly before time was called.

## OFF-SIDES.

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

This was the first of a series of two games for the Carling cup, and it looks as if the local boys would land it.

Those in charge of the game were: Referee, T. P. Morton and Jack Gilmour; goal judges, J. R. Minihinnick (London), L. J. Walker (London), and D. Finney (Ottawa). Mr. Minihinnick, after the disputed goal, refused longer to act.

The Toronto Telegram, referring to the result of the hockey playing in Ontario, says: The only lead pipe clinch was to pick London for the intermediate series. They had no trouble whatever in winning their first play was not of a very finished style. It's a good thing for hockey all round that the cups went where they did, as it will stimulate interest in the sport next season. London and Stratford will work their hardest to hang on to the championship, while the Wellingtons have decided to cling to the blue ribbon for one more season.

Quebec, March 12.—About a thousand spectators saw Montreal defeat the Crescents here Saturday afternoon in the final game of hockey for the intermediate championship of Eastern Canada. The final score was: Montreal 2, Crescents 0.

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. The ice was rather soft, but nevertheless the game was fast, during the half, and at half-time the score stood 2 to 3 all. The game was rough at times, one man on each side being ruled off for tripping. Bottomly, of Simcoe, refereed. The last half was not so exciting, but good hockey was played, and the home team was victorious by a score of 7 to 5 when time was called. This takes the Falks trophy cup from Paris.

Toronto, March 9.—The executive of the C. O. H. A. met last night, continued its self-appointed work of keeping hockey for amateurs. All the members of the Guelph Nationals were declared professionals. Howells, Mitchell and Cameron of the Guelph Jockey Club, which closed March 1, broke all records for events of similar conditions for the several stakes Secretary Nathanson received 733 entries, or an average of 110 per stake; the two-year-old stakes securing an average of 143 each. The five Lakeside Jockey Club's stakes received a total of 341 entries, so that for the 12 stakes the average was 28.4 per stake, or 1,114 horses, a grand average of 92.

## SATURDAY'S WINNERS.

At New Orleans—Prince of Verona, Erema, Jim Hogg, Tom Payne, Albert Vale and Plantain.

At Oakland, San Francisco—Dardard, Sofia, Andriana, Bandoran, Cormorant and Tens.

## CURLING.

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

## BASEBALL.

Woodstock wants to put a team in the proposed International League. Dr. Pond, who expected to join the Baltimore pitching staff this season, has been recalled in the Philippine Islands. He may play ball again later in the season, but at present his services are needed in the army.

Of the old Baltimore champion team, Hemming, Esper, Clarkson, Carey, Keltz, Hoffer, Hawke, McMahon, Pond and Donnelly have been relegated to obscurity. Of the original champions,

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STUART, STUART, ROSE & BUCKE—BARRISTERS, solicitors, etc., office over C.P.R. ticket office, southwest corner Dundas and Richmond streets. Alex. Stuart, C.C.; Dundas street, D. C. Rose, L.L.B.; E. T. Bucke, L.L.B.

T. H. LUSCOMBE—BARRISTER, SOLICITOR, etc., 126 Dundas street, near Richmond street. Money to loan at lowest rates.

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MAGEE, McKILLOP & MURPHY—BARRISTERS, solicitors, notaries, etc., office, corner Richmond and Dundas, London; James Magee, Q.C.; J. E. McKillop, Thomas J. Murphy, Philip E. Mackenzie L.L.B.

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

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

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

MCCOY, POPE & PERRIN—BARRISTERS, solicitors, 402 Dundas street, opposite court house. Telephone 978. Money to loan. J. M. McCoy, L.L.B.; H. C. Pope, L.L.B.; F. E. Perrin, B.A.

W. H. BARTMAN—BARRISTER, SOLICITOR, etc., Office, 30 Dundas street.

T. W. SANDRETT—BARRISTER, SOLICITOR, etc., 38 Dundas street, London.

GRONLUND & BRODER—BARRISTERS, etc., Canadian Loan Company Building, Richmond street, London. Private funds to loan. A. Gronlund, B.A.; H. C. Broder.

MARRIAGE LICENSES ISSUED AT Shuff's Drug Store, corner Dundas and William streets. No witnesses required.

MARRIAGE LICENSES ISSUED BY W. H. Bartman, 30 Dundas street.

MARRIAGE LICENSES ISSUED AT Johnson's Shoe Store, 126 Dundas street. No witnesses required. Residence, 384 Dundas street.

MARRIAGE LICENSES ISSUED AT Strong's Drug Store, 184 Dundas street. Residence, 289 Dufferin avenue.

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

JOHN M. SHAW ISSUES MARRIAGE licenses at London South Postoffice, corner Craig and Wootley roads. Residence, 42 Orank street.

MARRIAGE LICENSES ISSUED BY "Maddie's Jewelry Store," East London. No witnesses required.

JOHN S. SAUNDERS—MARRIAGE licenses issued by THOS. GILLEAN, Jeweler, 492 Richmond street.

NEW HACK AND COUPE STABLE; RE SPONSIBLE drivers. S. J. Henderson opposite Grand Opera House. Phone 1084.

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