

NORTHERN LIFE ASSURANCE COMPANY OF CANADA

ELEVENTH ANNUAL REPORT

At the annual meeting held in the head office, London, on Monday, Feb. 3, 1908, the following report was presented.

It was in the opinion of the directors and shareholders present the best in the history of the company.

The Northern Life is growing in popularity. It has been steadily making solid progress from year to year, and has already taken a leading place among the Canadian life insurance companies.

Amount of insurance issued	\$1,430,202 00
Amount of insurance in force	5,554,699 00
Total business income	276,979 78
Excess of income over expenditure	160,998 42
Paid to policyholders	35,364 87
Dividend to shareholders and policyholders	24,445 63

FINANCIAL STATEMENT.

Income.	Expenditure.
Brought forward from 1907 \$2,322 01	Death claims and endowments
Repayment of investments	\$30,220 74
Received on capital stock	\$4,739 89
56,212 41	Dividends to shareholders and policyholders
\$129,842 09	24,445 63
Insurance premiums	Additional investments, etc. 200,047 32
\$178,244 76	
Interest	\$259,444 68
35,260 41	Agents' salaries and expenses
Premium on capital stock	\$53,986 65
62,474 59	Salaries of officers and employees
\$276,979 78	8,847 33
	Other general expenses
	17,732 49
	Total business expenditure \$80,616 47
	Cash in office and banks
	\$66,769 70
	Grand total
	\$406,821 55

ASSETS.

Loans on real estate	\$584,965 85
Debentures and stocks	107,732 93
Loans on policies	44,791 74
Interest due and accrued	11,215 44
Premiums outstanding	60,407 27
Other assets	17,882 88
Cash in banks and office	66,769 70
Total	\$889,457 96

Capital stock paid up

JOHN MILNE,

Managing Director.

The board of directors was unanimously re-elected.

Bylaw No. 3169

To provide for the issue of \$10,000 debentures for the cost of building and equipping Fire Halls in the North and East Ends of the City.

WHEREAS it is expedient to provide for the cost of building and equipping two Fire Halls, one in the North End and the other in the East End of the city, and it has been estimated that the cost thereof will be \$10,000;

And whereas it is necessary to raise by way of loan on the credit of the municipality the said sum of \$10,000 for the purposes aforesaid;

And whereas, by an act passed by the Legislature of the Province of Ontario, in the sixth year of his Majesty's reign and chapter 78, and known as "The City of London Act, 1906," it is by Section 23 thereof provided that the limit of the borrowing power of the said corporation shall, notwithstanding the provisions of any act or law to the contrary, be fourteen per centum of the assessed value of the whole rateable property of the said City of London, as shown by the last revised assessment roll for the time being of the said city;

And whereas it is by Section 23 of the said last-mentioned act provided that in calculating the amount of the indebtedness of the said corporation for the purpose of ascertaining if the limit of its borrowing power has been reached, the net amount of its indebtedness for waterworks purposes, being the sum of \$69,900 25, and any liability in respect of local improvements debentures, issued by the said corporation, except such portion thereof as is payable by the said corporation at large, shall not be reckoned as part of such indebtedness, but shall be excluded in computing the same;

And whereas the amount of the whole rateable property in the City of London, according to the last revised assessment roll thereof, is the sum of \$2,753,487;

And whereas the amount of the general debenture debt of the city, exclusive of its indebtedness for waterworks purposes or the said sum of \$69,900 25, and exclusive of its local improvement debenture debt, except such portion thereof as is payable by the said corporation at large, amounts to \$1,930,728 85, of which no portion of the principal or interest is in arrears;

And whereas the said sum of \$10,000 is the debt intended to be created by this bylaw;

And whereas it will require the sum of \$35 to be raised annually for a period of thirty years, the currency of the debentures to be issued under and by virtue of this bylaw to pay the interest of the said debt, and the sum of \$38 06 to be raised annually for the same period for the forming of a sinking fund for the payment of the debt created by this bylaw, making in all the sum of \$1,223 06 to be raised annually as aforesaid;

And whereas it is necessary that such annual sum of \$1,223 06 shall be raised and levied in each year during the said period of thirty years by a special rate sufficient therefor on all the rateable property in the Municipality of the City of London;

Be it therefore enacted by the Municipal Council of the Corporation of the City of London as follows:

1.—It shall be lawful for the Mayor of the said city to raise by way of loan upon the security of the debentures hereinafter mentioned, from any person or persons, body or bodies corporate, who may be willing to advance the same upon the credit of such debentures, a sum of money not exceeding in the whole the sum of \$10,000, and to cause the same to be paid into the hands of the Treasurer of the said City of London for the purposes and with the objects above recited.

2.—It shall be lawful for the Mayor of the City of London and the Treasurer to cause any number of debentures to be made for such sums of money as may be required for the purposes aforesaid, either in sterling money or in lawful money of Canada, payable in gold coin, for not less than \$100 currency, or £20 sterling each, and not exceeding in the whole the sum of \$10,000, and the said debentures shall be sealed with the seal of the said corporation, and be signed by the Mayor and the Treasurer.

3.—The said debentures shall bear date the 25th day of June, A. D. 1908, and shall be made payable on the 25th day of June, A. D. 1908, in Canada, Great Britain or elsewhere, and shall have attached to them coupons for the payment of interest.

4.—The said debentures shall bear interest at the rate of 4 per cent per annum from the date thereof, which interest shall be payable half-yearly, on the 25th

BRANTFORD LOVER SHOOT HIMSELF

He Had Trouble With His Girl
Took His Own Life In
Her Presence.

Paris, Feb. 5.—Horace Symington, aged 25 years, son of J. Symington, of Brantford, committed suicide tonight by shooting himself through the right temple, dying in a very few minutes. The tragic act is supposed to have resulted from a quarrel with the young lady to whom he had been paying his addresses.

Symington had been corresponding with the young woman for some time. He came here two weeks ago, and had been boarding at the Hub House during his stay here.

His affection for the young woman appeared not to have been fully reciprocated, and for the past few days he was very melancholy, refusing to converse with any of the people around the hotel.

Today he bought a revolver and during the afternoon practiced at a target in the Hub Hotel stables, but the attendants paid no particular attention to his action, as they knew nothing of the young man's troubles.

Shortly after 6 in the evening, Symington called at the young woman's home, where he had a conversation with her, and while talking with her on the doorstep, pulled the revolver from his overcoat pocket, placed the muzzle to his right temple and fired.

The report, combined with the screams of the young woman, attracted the other members of the family, who carried the young man into the house, where he died a few minutes later.

The chief of police said he did not deem an inquest necessary.

Symington was employed in Buffalo until a month ago, but since that time had been out of work, and this fact coupled with the possibility that the young woman desired to defer any matrimonial engagement, is believed to have been his motive in taking his own life.

Symington's parents in Brantford were at once notified.

BILL TO INSURE SPEEDY TRIALS

A Proposed Amendment To the
Criminal Code—Queries Re
Quebec Bridge.

Ottawa, Feb. 5.—Mr. Gervais (Montreal) introduced a bill in the House today to amend the Criminal Code with regard to speedy trials for indictable offenses. The measure provides that cases of defamatory libel may be tried without a jury by consent of both parties. The bill also aims to bring on jury trials quicker in order to obviate any unnecessary imprisonment.

Mr. Monck (Jacques Cartier) moved that a select committee, composed of seven members of the House, be appointed to investigate the conditions and guarantees under which the Government paid money to the Quebec Bridge Company, and indorsed or guaranteed bonds of the company, and what measures were adopted by the Government to insure the completion of suitable plans of construction, and the proper execution of the same.

In 1899 the bridge was estimated to cost about four millions, but the estimates of the cost have since grown year by year. At present nobody was supposed to be responsible for the work, and by appearances a great loss would fall on the country.

Sir Wilfrid Laurier said that as an engineer he was not qualified to speak in the minds of many regarding the Government's connection with the bridge, it was advisable that every opportunity be given to clear up all doubts, and he expressed his perfect willingness to agree to Mr. Monck's motion, which was carried.

Chas. H. Lovell, member-elect for Stanstead, was introduced to the House today by Sir Wilfrid Laurier and Hon. Mr. Brodeur.

The decrease to the world's shipping by wreck and breaking up averages 725,000 tons yearly.

LA GRIPPE CURED

WHEN DOCTORS' PRESCRIPTIONS FAILED, DR. CHASE'S SYRUP OF LINSEED AND TURPENTINE CURED THE MALADY.

The poor weather is "playing hobb" with the people. La grippe is prevalent, notwithstanding the efforts to avoid it. This is easily understood. Wet feet, alternate days of sunshine and rain, cold street cars, over-heated offices and homes, each contribute their quota of sick ones. "People live not without hope," however, as there is within their reach Dr. Chase's Syrup of Linseed and Turpentine, which has repeatedly cured persons of a la grippe. Don't accept our word as the only guarantee for the truth of the above statement, but consider the testimonials of thousands of people who have been benefited by it.

Mrs. R. Hutton, 12 Clarendon street, Toronto, says: "A year ago I had a bad attack of la grippe and all the doctor's prescriptions proved of no avail. I was told to try Dr. Chase's Syrup of Linseed and Turpentine and found it a great blessing, as it thoroughly cured me. I would not be without it in the house for many times its cost." Get the genuine Linseed and Turpentine bearing the portrait and signature of A. W. Chase, M. D., 25 cents a bottle, at all dealers, or Edmondson, Bates & Co., Toronto. Write for Dr. Chase's 1908 Calendar, Almanac.

NEW RAILROADS IN WILDERNESS

Completion of the International and the A. Q. and W. Will
Bring New Industries.

St. John, N. B., Feb. 6.—Quietly but with most satisfactory progress, there is being carried on in Northern New Brunswick and Eastern Quebec Railroad work which will open up an enormously wealthy though hitherto undeveloped district. That whole country surrounding Bay Chaleur and the Restigouche River will, by the end of next year, if present plans are carried out, become as easily accessible as any portion of Eastern Canada. More than this, capitalists who have full information regarding the natural wealth of the territory are already prepared to establish large industries whenever they are assured of facility of communication with the markets.

Two New Lines.
Two important railway lines are now under construction. One of these, the International, will extend through New Brunswick from Campbellton to St. Leonard's. At the latter point it will connect with the Bangor and Aroostook, the G. T. Pacific and the Canadian Pacific.

The other line, the Intercolonial, which cuts across into Quebec, and with the Atlantic, Quebec and Western. This latter is the second new line and it is expected to develop local traffic along the Gaspé Coast as well as contributing largely to through traffic.

There are at present some seven hundred men engaged in the construction of A. Q. and W., between Port Daniel and Gaspé, and already rails have been laid over one hundred and thirty miles of the route. Trains are now running over a part of this line, and the International will be in full operation by October next.

A \$600,000 Bridge.

It is intended to make Campbellton the ultimate terminus of the A. Q. and W., and in order to do this it will be necessary to construct a great bridge over the Restigouche. This has already been designed, and the contract awarded to the International Bridge Company. The bridge will be 2,300 feet in length, and will cost not less than \$600,000.

Of the 112 miles of the International road some 40 miles have already been completed, but owing to the heavy weather operations have been suspended until spring.

At the present time five pulp and paper mills are projected, and work will begin on these whenever the new roads are ready for traffic. These will all be along the Restigouche River.

MICHIGAN FOR BIG BILL TAFT

Delegates From State May Be
Unanimous, But Eight Are
Uncertain.

Detroit, Feb. 6.—Michigan is for Taft. Of the twenty-eight delegates from this state to the national convention at least twenty will be for the secretary of war. The remaining eight may be for him also—indeed, the probabilities are that they will be, but until the situation develops a little further they cannot be regarded as certain.

The four delegates at large will be instructed to Taft. An effort is being made to secure a unanimous delegation, and unless something goes wrong it is probable the effort will succeed.

One now denies that Michigan is a Taft state. There is no serious opposition to the Taft programme. No open work is being done for other candidates. The people and the politicians regard the outcome as already determined—that the vote of the state is for Taft. The only question is whether two or three districts are to stand out against the general will and wish of the Republicans of the commonwealth.

Although some exceedingly clever politics in behalf of Taft marks the cent history of events here, the current public opinion, it is conceded by everyone, even by men who favor other candidates, that a great majority of the Republicans favor Taft. The strength of this sentiment is shown, as in Ohio, and many other states, has made it easy for those operating practically and looking after affairs, to secure results. These men are so well satisfied with what has been done that they are now virtually resting on their oars. Their work is done. All they need do in the future is to watch two or three districts where the result may still be regarded as in doubt.

Buffalo News: If Stallings comes back into the Eastern League baseball it is more than likely that Jersey City will be his stamping ground. Jersey City's ultimatum to the Detroit club from Augusta, Ga., is as follows: "I will not sign with Detroit except on my own terms. I shall not report to the club at Hot Springs unless my terms are met. I have an offer of a position as coach in a southern college, and another semi-professional job will pay more than Detroit offers me."

Training camps for the big league teams this spring will be as follows: American League—New York, Atlanta; Philadelphia, New Orleans; Chicago, Los Angeles; Cleveland, Macon and New Orleans; Detroit, Little Rock and Hot Springs; St. Louis, Shreveport; Washington, Galveston; Boston, Little Rock, National League—New York, Marlin Springs, Texas; Chicago, Vicksburg and West Baden; Pittsburgh, Hot Springs; Brooklyn, Acksonville; Cincinnati, St. Augustine; Boston, Augusta; St. Louis, Houston; Philadelphia, Savannah.

Weather
Probs:
COLDER.

Smallman & Ingram
THE SATISFACTORY STORE—PHONE 655

Thursday
Feb. 6

STORE NEWS TODAY.

Just Landed. Special Purchase

New Foulard Dress Silks

These Go On Sale Tomorrow—Friday. 59c Yard
700 Yards, 27 Inches Wide, For Only

They are handsome designs, beautifully colored, a very fine quality pure Silk Foulard of much higher value than the 59c price would indicate, as these have been procured at considerably under regular value and are also specially priced for a quick clearance. First showing tomorrow. Come early and have first pick. Not many dresses in some designs. Twelve to fifteen yards of this width is sufficient for a dress. Read on about the colors and designs, all are new and stylish:

27-Inch Foulard, 59c

The large coin spots. Copenhagen ground with white spot, white ground with Copenhagen spot, navy and black ground with white spot.

27-Inch Foulard, 59c

Navy, brown and black grounds with combination ring designs. Navy and black grounds in three-quarter inch white pindot stripes.

Brown, black and navy grounds, in fancy spot designs of white, tan and blue, all one price. Sale commences tomorrow. Per yard.....59c

Mail orders will receive prompt attention. See display—East window.

First Display of New Embroideries

For Spring Season 1908. See Window Display

The effects of human skill and industry are beautifully illustrated in this magnificent display of fine needlework, and the many artistic and curious Swiss designs are viewed with wonder and admiration. Our stock, which has been carefully selected and moderately priced, is now complete, and the sewing has commenced. Your selecting will be easy from our immense new pattern book.

Cambrie and Nainsook Edges, yard.....

Insertion to match.....5c to 50c

Swiss and Nainsook Beading for seam joining, laces and insertions, yard.....5c to 12½c

Plain Beadings, in dainty designs, at, per yard.....12½c to 60c

Finished Edge Insertions and Beadings, a beautiful assortment in all widths, at, yard.....20c to 75c

East Aisle—Main Floor.

Embroidery Edges, with beading and insertion to match, at, per yard.....20c up

Wide Insertions, in handsome designs, for blouse fronts, eyeclet, solid and fillet designs, at, per yard.....60c up to \$3.25

Flouncings, 13 to 17 inches wide, with insertions to match, at, per yard.....45c to \$1.00

Corset Cover Embroideries, 17 inches deep, in beautiful designs, at, per yard, 45c to 90c

4½-yard Skirt Lengths, beautifully embroidered and hemstitched, in great variety, at, per skirt length.....\$5.00 to \$11.00

STORE CLOSURE

AT 6 O'CLOCK

EVERY DAY

SATURDAY

INCLUDED.

Smallman & Ingram
THE SATISFACTORY STORE—PHONE 655

149 to 153

Dundas

Street

PICKPOCKET MADE \$7,000 A YEAR

Prosperous Brooklyn Manufacturer Tells How He Enjoyed Robbing Others.

New York, Feb. 5.—Louis Wolf, a well-to-do Brooklyn manufacturer by day and a pickpocket at night, made a confession today to Assistant District Attorney Elder, and his revelations form one of the most astounding documents in the criminal history of Kings County.

Wolf declared that he made \$7,000 a year by picking pockets on the cars during the rush hours of the evening, and that whenever he was suspected he was always able to escape arrest by flashing his business card on policemen and his victims.

Tells Story of Thefts.

Here is the story of Wolf's remarkable double life as he told it to Assistant District Attorney Elder today in his cell in the Raymond street jail, where he is under arrest on two charges of pocket picking:

"I was born 32 years ago on the east side of Manhattan. I was educated in the public schools, but by the time I was 19 I had mastered the art of picking pockets from beginning to end. I was taught by a pastmaster in the art."

"This man was known on the East Side as a 'Tagin,' and I was one of the most apt pupils he had. I seemed to take naturally to learning the thing. Indeed, I always believed and still believe that I was a born thief, that I simply could not help yielding to the temptation of stealing. But I got into a little trouble shortly after I started in to try what I had learned and I went west. I was west until I was 19, and I was arrested for picking pockets in Chicago and St. Louis."

"I served time in the west, but the sentences were short ones and I finally came east again on the East Side."

Starts Textile Factory.

"But my folks tried to keep me away from the things I had done before when I was in New York. They tried to make me lead an honest life, and I did try to second their efforts for a time. They got together some money and put me in the textile business, establishing a factory at Wilson street and Fulton avenue, where I had my rug business."

"I tried to keep straight as long as I could. But the old longing to practice what I had learned to do so well, what there was so much excitement in doing, came over me and I could not hold out against it. I went back to the old trade of picking pockets."

"I was a pickpocket by night and a manufacturer of rugs by day time. I practiced chiefly two systems and both simple ones. One was to get on the crowded platform of a car and by shoving hard against my intended victim squeeze his pocketbook out of his hip-pocket. When it dropped to the floor I picked it up as if it were mine."

"The second method I never pursued except when I went out at night with some of my old friends among the

GET RIGHT WITH NATURE—AND BREAK-FAST ON NATURE'S BEST ENERGY MAKER

SHREDDED WHEAT

Makes a breakfast that starts you out "just fit" for the hardest day's work in the coldest weather. More nourishing than mushy porridge and meats, keeps the veins full of warm blood, and the bowels active and healthy.

In the morning a good breakfast of Biscuit, Triscuit for luncheon.

All grocers, 13c a carton; 2 for 25c

The Secret's in the Crimp for the Success of EDDY'S 2 in 1 WASHBOARDS

And behind this crimp is the very best of material and workmanship, insuring strength, finish and durability not to be found in any other boards.

GENTLE HOUSEWIVES INDORSE THEM. DELICATE LINENS DEMAND THEM. UP-TO-DATE GROCERS SELL THEM.

D. McLEAN, Agent, 426 Richmond Street, London

pickpockets in Manhattan. This was getting the pocketbooks of men who carried them in their overcoats. The same system of pushing against them was followed, and then lifting the purse with hand slowly but surely."

Gentlemen Who Are Bald.
Investigate and see for yourself the art covering in wigs and toupees. Prof. Dorenwend patent toupees are now worn on over 90,000 heads, by all classes, in all stations of life.

In this particular structure the ventilation is perfect; as light as a feather; is securely adjusted to the head; can be combed just as your own hair; they make any man look ten years younger, besides the protection you get from catarrh, colds, neuralgia, etc. Call from catarrh, colds, neuralgia, etc. Call and see them at the City Hotel, Feb. 10th.

Here is a little sketch of Confucius' 5th lineal descendant, Duke K'ung, who lives in a yamen in China. "Duke K'ung received us in his official robes, and most kind and affable. He is a tall, strongly-made man, 35 years of age. The Duke speaks no English. His highness does not often leave his home, and has only twice visited Peking. The large number of members of his establishment who crowded into the hall to listen to the audience caused me to ask the duke if he kept a large establishment, and he informed me that it consisted of fully 600 souls. His revenue is derived from the villages of the neighborhood for many miles around, one village as far away from Chufou as 40 li (16 miles) paying an annual sum. His highness expressed friendly sentiments toward foreigners,

By the birth of the little son and heir to Prince and Princess Alexander of Teck the number of unmarried English princes is now increased to eleven, and if to these are added the two sons of Prince and Princess Louis of Battenberg there may be said to be thirteen princes for whom wives have to be found at some time. It is noteworthy that at the present time Europe is suffering from a dearth of young princesses. Of late boy babies have appeared in all the royal families, and even as matters now stand, it is difficult to see how these little princes are to be mated.

HERE'S A HEART POINTER.
No beating about the bush for Aaron Nichols—he believes Dr. Agnew's Cure for the Heart cured his wife, and he says so straight.

"This is to certify that I bought two bottles of Dr. Agnew's Cure for the Heart for my wife who has been for twenty years a great sufferer from Heart Disease. She had more benefit from it than from all the doctors that have attended her, and I am pleased to give this certificate of its wonderful curative powers."

Aaron Nichols, Peterboro P.O., Ont. It relieves in thirty minutes. (19) Sold by Gailard & McLachlan.