Canada Life

ASSURANCE COMPANY.

52nd Annual Meeting -- A Prosperous Year's Business.

Mr. A. G. Ramsay, Unanimously Re-Elected President.

AND MR. F. W. GATES, VICE-PRESIDENT.

Large Majority of Ballots Cast in Favor of Toronto as Head Office.

There was a large number of shareholders present at the annual meeting of the Canada Li e, held Tuesday.

The following is a synopsis of the Annual Report: At the close of the Company's 52nd year the Directors have to submit their Annual Report, along with the usual Statements of the year's Receipts and Payments, and of the Assets and Liabilities, as at the 31st of December

During 1898 the applications for assurances were 2,989 in number, for the sum of \$6,152,764.75. Of these 181 were declined, for \$368,600, the lives not being deemed desirable for the Company's acceptance, and 159 for \$310,845 not being completed, the actual issue of the year was 2,649 policies for \$5,473,319.75. This amount is in advance upon the business of the past two years, and, as it is doubtless an indication of the increased prosperity of the country, it may also be mentioned that the new assurances; of the curent year at this date are in excess of those of recent years.

The total business in force at the 31st of December last was \$75,256,241.35 of Assurances, under \$3,733 policies, upon 25,464 lives. The amount paid to policy-holders, or their representatives, for policies which became claims by death during the year, was \$881,808.88, and for endowment policies which had matured \$120,693.67. In addition to these sums there were paid on policies by way of profits \$194,353.53, and for surrendered policies \$107,376.59, making the total payment to policy-holders \$1,304,232.67.

The reserve necessary on account of all the Company's policy risks, and all other li bilities and Capital Stock, as shown by the General Abstract, with the addition of \$225,000 set aside as a special voluntary provision, towards the higher reserve basis to which the lower rates of interest now obtainable makes It prudent to look forward, and adding \$30,000 to the Contingent Account, there is left a surplus over all liabilities amounting to \$1,818,746.89.

During the pas year the Company sustained a very great loss by the death of Col. Sir Casimir S. Gzowski, K. C. M. G., who had been on the Board of Directors for twen y-five years. His wise counsel and earnest readiness to at all times promite the best interests of the Company were invaluable to it, and his courted is and gracious bearing towards his colleagues warmly endeared him to them.

Financial Abstract for the Year 1898.

(On basis of Government Returns.)

Premium Interest, 1	Income (Net)	\$2,167,488 7 868,960 7
		63,036,449 44
rapenso.	y-holders*	438 304 7
		83,035,449 44
Asset	Jan. 1st, 1899.	
Ledger A Other As	sets	\$19,225,660 0 813,157 3
Total	Assets	\$20,038,817 3
Liabili	ties.	
Special K	Reserve Fund (4 per cent) serve towards higher standard. Jabilities	225,000 0
Surp	ıs over all Liabilities	\$18,220,069 4 1,818,747 8
		820,038,817 3
*Fralmin	Assurances in force over \$75, of \$8,862 22 received for Reas	,000,000 00.

The President, Mr. the story of the Comp ny's fifty-second year. It is the twen-fourth year in which I have had th honor as President of submitting report to you, and it is with the ane satisfaction and confidence as I we happily had upon all these occarins, and indeed sound position which de Company occupies. In again contratulating you, I would call your attenion to some of The new business during the year was in excess of that of the previous year, for business, some of the purchasing it at a greater cost than we have thought prudent or sat, or beneficial to the true interests o those already assured, such a result peaks well for the public confidence wich the Combeen obtained without hdue expense, and with a scrupulous cre not to misthought desirable.

ness is so highly prized and its adis the big new business the raises the fees of Directors, that rages the salaries of the Presidents, linagers and Officials, and causes the squal rejoicing on the day of the anial meeting. Reserves may be inadenate, funds badly invested, expenses f managenew business to report, erybody is congratulated on being colected with

G. Ramsay, in the conservative and economical prinmoving the adoption the report to the Directors and the accompanyi statements tell the accompanyi statement the consequences by not holding that full reserve which we do for the protection and safety of our policy-holders, and and safety of our policy-holders, and gates John McLean, Jos. W. Marks, ject of the earth's shape.

while I am alluding to these affects Jas. Hiscock, Joseph Dean and James A number of the olders. of undue expansion and undue expenditure, I may point you to the fact that rangements. the great companies whose business during all the forty ars of my con- is of the largest amount, and whose nection with the Cominy, that I am enormous growth makes them apparable to point to the access and the ently of the most progressive and proshave been the most conspicuous in the on the subject. decline of the profits or surplus, which the figures to which the report alludes. The new business during the year was in excess of that of the previous year, and looking to the inceased number of companies, all early competing duced that the greatest and largest of presented. gressive companies have been so re- and there were eight organizations rethem is now paying its policy-holders by way of profits less than one-half the percentage to premiums they were paying ten years ago.

The ratio of our Company's expenses to its income is of a moderate amount. pany enjoys. Our new bsiness having It was last year 13.61 per cent, and I would, without alluding to any other company in particular, invite those lead applicants, will prive of a more enduring character and of more real profit and advantage, an would a larger business otherwissecured, upon systems which our Cor any has not thought desirable. tinct and direct injury and injustice to In speaking about ne business, I our older policy-holders, whose advan-would like to give you few remarks tage and security should be our first from a very excellent per read the care. As the report states, our assurother day before the Ac arial Society ances in force, which were ten years of Glasgow. The autho says that ago forty-seven million dollars, are while all know that the health of a now seventy-five million dollars. The man will be impaired by o much food, payments for profits, claims by death, especially if it be rich ancostly, there and for endowments maturing last year are few who understand hat it is pos- were, it will be seen, \$1,196,856.98, and as sible to injure a life offic by giving it an evidence of the Directors' care and too much new business, o matter at sagacity in the selection of the lives what cost it may have ten obtained. assured, I may mention that the year's He pointed out that it i not by any mortality was largely under what was means surprising that a g new busiadded to the assets of the Company vantages so greatly exaggrated, for it during the year was larger that had is the big new business the raises the ever before resulted from any year's operations. The new premiums of the year's new business were \$200,919.42, and I may explain that the total year's premiums would have exceeded the large amount shown by the accounts, but that so many of our policy-holders ment may be ruinous, and bnuses may having very prudently in past years be infinitesimal, but if the is a large taken their policies on the system of premiums ceasing after a limited number of years, they have now completed such a highly prosperous ocern. The their payments, and their policies are big new business is like chity in covering a multitude of sins but a big new business is not so min a matter of merit as a matter of pre.

There are already indicions that Companies which have an unduly veriments and I am copyr to have the payments, and their paymen Companies which have en unduly expanded and different conducted from the Canada Life, n following to be experienced by this and all other

pect of any permanent improvement in that respect, but rather the re-verse. Under such circumstances, and looking to the fact that a life assurance company's obligations are based upon an assumption of interest to be obtained during very long periods, extending up to, say, fifty years in the future, it is a matter of prudent regard for the solidity and safety of the Com-pany and its policy-holders that we should prepare to still further strengthen our reserves upon policies. With that view, it will be observed by the accounts that a sum of \$225,000 has been set aside as a special fund towards a higher valuation standard. The wisdom and prudence of this course, I am sure, will commend itself to you and all interested in the Company. Mr. F. W. Gates, Vice-President, seconded the adoption of the report, which was unanimously carried. Messrs. Campbell Ferrie, J. H. Plummer and W. F. Findlay were appointed scrutineers of the meeting.

On motion, a vote of thanks to the President and Directors for the attention to the interests of the Company during the year was unanimously carried and briefly responded to by President Ramsay. Mr. Adam Brown moved the thanks of the shareholders be tendered to the agents, officers, medical and legal advisers of the Company, to whose exertions in the interests of the Company its remarkable success is in a great measure due. This was unani-

nously carried.

A full discussion took place upon the proposed removal of the Head Office of the Company to Toronto, and it was moved by Hon. Geo.A.Cox, seconded by Z. A. Lash, Q. C., that in the opinion of this meeting it would be in the interests of the Canada Life Assurance Company that its chief place of business should hereafter be in the city of Toronto, and that the Board of Directors be, and are hereby requested to take such action as may be deemed necessary to carry out the object of this resolution. An amendment to this resolution having been defeated by a vote of 1,353 shares against and 954 for the original motion of Messrs. Cox and Lash was carried upon the same vote. At an earlier stage of the meeting a deputation of citizens was heard, Mr. Samuel Barker stating their reasons against the proposed removal of the Company.

The following Directors were elected to fill the places of those retiring: Messrs. A. G. Ramsay, Adam Brown, William Gibson, M.P., J. W. Flavelle, John Hoskin, Q.C., Z. A. Lash, Q.C. At a subsequent meeting of the Directors Mr. A. G. Ramsay and Mr. F. W. Gates were unanimously re-elected President and Vice-President respec-

THE MECHANIC

The Trades and Labor Council, at its regular session this week, among other things discussed the memorials which have been sent from the city council is likely all the union building trades to the Ontario Legislature. It was decided to ask favorable consideration for plied. the reduction of qualification for municipal voters from \$400 to \$200; also to cate brewery managers at St. Louis petition against the extension of the and their employes, inaugurated in term of office for alderman from one to ree years. A petition from the Hamilton T. and L. Council was received asking that the Legislature pass such amendemnts to the assessment act as will permit municipalities to assess street railways and other like companies, so that there will be no need for resort to the courts to decide the basis of assessment. The petition was ordered to be signed by the executive officers and forwarded to the govern-

The report of the organization committee, which was very encouraging, showed that applications for meetings were still coming in from the unorganized, and it was believed that every craft in the city in which there were sufficient members would in a short time be formed into a union.

The question of early closing was brought up through a notice asking for committee to confer with other associations with a view of securing their co-operation in inaugurating a movement that will bring relief to those who are compelled to work long hours in stores and other places. After a rather lively debate it was decided to appoint the committee. The chair named Dele-Carroll to make the necessary ar-

The action of the Dominion Government in reducing the wages of letter ideas. carriers and the lower grades of clerks was discussed, but the matter was laid perous character, are just those who over until more information is secured Several communications and bills

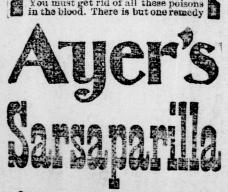
were dealt with, after which the coun-President Wm. A. Hunter presided,

The United Brotherhood of Carpenters and Joiners gained six new unions

in January. Labor unions of the state of Georgia are preparing to organize a state federation of labor.

The button-makers' union has issued a circular announcing that for the time being the A. F. of L. label would be

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investing companies, and it has to be added that in our opinion, and in that of every one who has given consideration to the question, there is no pros-

contemplate forming a state allied printing trades union. The strike of the coremakers employed by the St. Louis, Mo., iron and steel

works has been settled, the men receiving an advance of 25 cents per day. Federation musicians at Cleveland have complained against Knights of Labor musicians of that city for cutting prices and working below the established scale of wages.

Coal miners of Alabama expect an increase in pay of 2½ cents per ton on March 1. Mine operators near Bon Air, Tenn., have notified the miners to withdraw from the union. If this is insisted upon a general strike of union miners of Tennessee is predicted.

"The present condition of the iron and steel trade is something extraordinary for this season," says the Pitts-burg Labor Tribune. "Mills are pushed on lines that are usually dead at this season of the year, and are showing great activity," and advises the workers to organize in order to recover the ground lost during the long business

An eastern trade paper says a machine has been invented which will turn out 10,000,000 matches a day. Also that a new typesetting machine, which will do twice the work of the Mergenthalers, will be put on the market this summer, while a Connecticut man claims he has invented a new rotary cylinder that will enable ships to travel 50 per cent faster than at present.

State Factory Inspector O'Leary, of New York, opposes the movement to abolish "sweatshops" in that state, which, he says, give employment to 83,000 persons in New York and Brooklyn alone in the making of clothing. Mr. O'Leary claims that if the drastic sanitary laws are enacted as recommended in his report to the present legislature, and these rigidly enforced, the chief objections to sweatshops would be removed.

It is announced that all of the unions affiliated with the board of walking delegates in New York city have ratified the proposed agreement between the organization of employers, known as the United Building Trades, and the board, whereby sympathetic strikes ar tion board composed of an equal number of employers and workmen. The agreement, it is said, will be signed by both parties at an early date. The abolition of the sympathetic strike and the submission to arbitration of all disputes in the building trades is a very long step in the right direction.

Organized labor in New York city has taken up the case of the plate glass workers' union against the Pittsburg Glass Company. The company has refused to employ union men in any of its works in Pennsylvania, Indiana and Missouri, and has practically knocked out the union, with the exception of a few active members, who have appealed to affiliated organizations for assistance in their fight against the company. A committee of three from the building trades section of the Central Federated Union of New York has been appointed to call upon the New York representative of the company and endeavor to bring about a settlement before precipitating a general fight. Failing, it mechanics will refuse to work on jobs where the company's product is sup-

A contest between the English syndi-1893, over the method of hiring help, was settled by a conference of repre-sentatives of both parties last Saturday. As a result the boycott levied by the brewery workmen's unions against the breweries will be raised, the employers having given in. Managers of the English syndicate breweries objected to hiring men as presented by an employment bureau in the interest of the brewery workmen without regard to their qualifications. A strike and boycott resulted, and since the trouble began the brewery workers are said to have spent \$24,000 in carrying on the fight, aside from the loss of wages. The employers also lost heavily by reason of the boycott.

THE SHAPE OF THE EARTH IN 1950

The delegates to the scientists' convention were much perplexed concernin the number of new theories, which had lately been advanced on the sub-A number of the older professors

were wont to be a little peevish at certain rude thrusts at established

Of course everybody knew the earth was round; what was the necessity of bewildering themselves by unnecessary debating. The subject was too trivial, anyway; who cared if the earth were square?

Notwithstanding the grunts of the prosy old professors, however, the debating on the subject continued from day to day.

On the fourth day, in the midst of a most interesting essay, by a young scientist, who strove to prove that the earth possessed no definite shape at all, a man, with iron-gray hair and shaggy eyebrows, stepped rudely before reader, and, throwing his hat on the floor, produced a small box. He opened a slide in one end of it, and proceeded to light a small spirit lamp. The audience, who were paralyzed by this breach of etiquete, sat muteby watching his maneuvers.

The essayist, paper in hand, apparently waiting for a policeman to come and take charge of the ruffian. The ruffian, however, paid no attention to the coolness displayed.

A vapor of purplish hue was seen to rise slowly from the box to the ceiling. The newcomer followed it with his eyes and presently began blowing gently, which caused the vapor to float to the back of the room and collect in a cloud around one of the pillars. .

Without removing his eyes from the cloud before him the man commenced to becken to those present. As if under the influence of a magic spell they arose one after another and came to the platform.

All were excited now; peculiar happenings were taking place, the most notable of which was that everyone present perceived a miniature copy of himself in the cloud.

"Grand," exclaimed the essayist.
"Les mirages harnessed," "Most remarkable, extraordinary," grunted the old professors.

During this time the man who had so slovenly made his debut, uttered not a sound; without moving a muscle he waited until the vapor was at rest and everything in the room could be seen clearly reflected in it. He now turned on his heel and beckoned to the learned brethren to follow him, which they did most willingly.

High up the mountain side he led

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to the enjoyment of the supper table by supplying you with Monsoon Tea. These teas are never sold in any way but in the packets bearing the words

INDO-CEYLON TEA.

them, looking directly before him,

speaking to no one. Nor did he cease until the city appeared but a handful below them. Weak and ready to drop the scientists found themselves entering a small level inclosure, from the center of which rose a thin column of vapor, which ascended obliquely into the heavens.

At last their guide spoke: "Gentlemen, I presume what you now see before you will compensate you for your toilsome journey."
Following the direction indicated the

professors were astonished to see in the heavens that which appeared to resemble a huge Brazil nut, with the exception that it was different in color, being partly of a greenish hue and partly a glistening white. "What is it?" asked some one. "I am

sure I don't know," responded another.
"Oh, you noodles; you numbskulls!" he shrieked. "Wash your eyes and whet your understanding, for truly you need it badly! Debating for days and walking ten miles to prove the shape of the earth and then don't recognize it. Oh, my eye, that is funny! Hold my sides for fear I shall do myself harm!"

"The earth?" echoed several voices.
"Can it be possible?"
"Yes, gentlemen," said the ruffian,
recovering himself. I have spent many
years up here, working with the one object ous gases, solely with the one object to be abolished and all questions in in view, that of inventing this kind dispute are to be settled by an arbitrafloat high enough to reflect the earth, and at the same time diminish the reflection sufficiently to see the exact shape of the earth as a whole.

"I have succeeded, gentlemen, and my heart is full. The cloud which you see is nearly 150 miles above you, and affords a reflection diminished one thousand times.

"I have fought hard for this; not on one day in a hundred is the atmosphere free enough of currents to permit my precious ether to rise to such a height, but now I care not for currents, or even tempests; my reflector is far above them all.

"The earth is indeed a slave to vanity, and whoso flatters her receives a crown. Should I not be honored above all, since I have furnished her with a mirror, by the aid of which she may admire her own charms?"

MERCURY.

I was cured of lame back, after suffering for 15 years, by MINARD'S LINIMENT.

doctors failed, by MINARD'S LINI-MENT.

Antigonish. JOHN A. FOREY.

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at 4½ to 5½ per cent on real estate security, in sums to suit. No commission charged T. W. Scandrett, solicitor, etc., 98 Dundas street, London. SUMS OF \$100 AND UPWARDS TO LOAN on real state at 5 to 6 per cent. G. N. Weekes, solicitor, corner Richmond and King

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MARRIAGE LICENSES ISSUED-OFFICE Adkins' Jeweiry Store, East London, No

W^{*M.} H. WESTON, ISSUER OF MARRIAGE licenses, 64 Stanley street. No witnesses required.

LICENSES ISSUED BY THOS. GILLEAN Jeweler, 402 Richmond street. MARRIAGE LICENSES ISSUED BY W H. Bartram, 39 Dundas street.

MARRIAGE LICENSES ISSUED AT Johnston's shoe store, 198 Dundas street, No witnesses required. Residence 394 Dundas. MARRIAGE LICENSES ISSUED AT Strong's Drug Store, 184 Dundas street Residence 289 Dufferin avenue.

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