

J. H. Chapman & Co.

A PROFITABLE INVESTMENT

Ready-Made Clothing,

In Men's Ulsters, Men's Beaver Overcoats,
Men's Suits, Children's Suits and Overcoats.

VALUES ARE BEATING THE RECORDS

Men's All-Wool D.B. Frieze
Suits, \$5, \$6, \$7.50, for

\$3.95

Men's All-Wool Tweed Suits
\$6 to \$7, for

\$4.95

Men's Fine Tweed Suits, D.B.
\$7.50 to \$8.95, for

\$5.95

Men's Suits, in dark colors,
extra value

\$6.95

Men's All-Wool Tweed Over-
coats, velvet collar, good
value at \$5, for

\$3.95

Men's Beaver Overcoats, velvet
collar, \$7.50 and \$8, for

\$5.95

Men's All-Wool Frieze Ulsters,
\$7.50, for

\$5.95

Table of Boys' Suits, 3 pieces,
ranging from \$2.50 to \$4
choice for

\$1.95

J. H. Chapman & Co.

126-128 DUNDAS STREET, LONDON.

HANDSOME IS THEIR SURPLUS

Fortieth Annual Report of the
London Mutual Fire Insur-
ance Company.

Gratifying Statements Submitted by
the Board, the Inspectors and
Manager.

The 40th annual general meeting of the London Mutual Fire Insurance Company of Canada for the year ending Dec. 31, 1898, was held at the head offices, 476 Richmond street, yesterday afternoon, President T. E. Robson presiding, and the following members being present: Manager D. C. Macdonald, and Cameron Macdonald, city; R. McEwen, Byron; J. W. Cameron, Strathroy; Sheriff Brown, St. Thomas; David Weismiller, Toronto, and L. Leitch, city; inspectors; C. C. Hodgins, Bid-duip; James H. Marshall, London township; Angus McKay, Stayner; W. E. Stanley, Lucan; James Whalen, Bid-duip; Alfred Burwell, John M. McEwen, John Overell, Daniel McKenzie, Arthur Burwell, Thomas Woolley, A. T. Platt, Finlay Marshall, city; James Campbell, J.P., Appin; James Cameron, Strathroy, and Gilbert Leitch.

The reports submitted show the company to be one of the best in the world, and its business increasing by leaps and bounds. The report of the board of directors was submitted by D. C. Macdonald, the manager, as follows:

The directors have now the pleasure of presenting you with the 40th annual report of the business of the company, and have to congratulate you, as they do themselves, on the satisfactory results of the business for 1898, as compared with a few of the preceding years. Your board place before you a full and explicit statement of the company as at the 31st of December, and with confidence submit the same to your consideration, and that of the public, and do not for a moment doubt a favorable verdict as the result.

POLICIES.

The total number of policies written during the year was 17,558; of these, 15,287 cover farm and dwelling property, and 2,271 on general business. The total amount written was \$19,279,236.

FINANCIAL STATEMENT.

Appended hereto is the financial statement of the company, showing a considerable sum of money in bank, on hand, and in course of transmission,

Bed-Bugs—the housewife's horror—driven out of the house by Persiatie Bed-Bug Exterminator.

It is a liquid—much more effective, searching and cleaner than a powder. Moistens all cracks and crevices in parts infested, and the pest is done away with.

At all druggists.

and a corresponding reduction in the item of balances due by agents. Your auditor, an experienced accountant, Mr. John Overell, audits the company's books each week, and reports the result at every monthly board meeting. The capital account shows an increase over last year of \$14,909, but the actual increase of the business of the year shows a profit of over \$26,000.

EXPENSES OF MANAGEMENT.
As will be seen, notwithstanding the immense business done, the total expenses only show a percentage of about 28 per cent, a rate far below the estimate.

LOSSES.
The amount paid for losses occurring during the year was \$13,867 57, and for losses that had occurred, but had not been adjusted, in the preceding year, \$5,924 60, a total of \$19,792 17. As compared with 1897, the losses have fallen off by \$14,096 27; this your directors account for in a very marked degree in having a closer inspection of risks and writing off all that did not appear to come up to a proper standard, and although there is very much yet to be done in this direction, your board intend to follow up the path they have laid out until success is attained.

On the subject of losses, your board refer you to the report of the fire inspectors appended hereto, giving the cause and origin of all fires as nearly as could be ascertained. This report will be found very interesting, compiled, as it is, by gentlemen who have given all their time and attention to the subject, and who have had opportunities possessed by few, to thoroughly understand the question. Your board would only touch on one matter in reference to the cause of rural fires, and by which you suffer great loss. This is, the use of "steam" threshing engines, and would not be specially noticed, but from the fact that a remedy can be had at a very little expense, to save you from heavy loss. By the aid of a jack with rope transmitter the engine can be placed at such a distance from your buildings, and at such a direction as may be desired, with almost absolute safety from accidents by fire. The only objections made are from the "threshers" themselves, who, simply to save themselves trouble, make a plea that it is inconvenient to carry the jack; if the farming community, who are the parties really interested, would insist on the use of these "jacks," or transmitters, then they would speedily come into use, for it must be borne in mind that at the time of threshing the out-buildings are filled with the season's crop, and in the event of loss, the insured himself has only a small protection.

LEGISLATION.

Your directors have from year to year, in conjunction with other companies, endeavored, in the interest of all honest insurers, to have the very unsatisfactory insurance laws changed, but without success so far. The law of contracts, so far as insurance companies are concerned, have been entirely ignored by those in parliamentary authority, and the result is that honest insurers are obliged to pay dishonest claims. A quasi promise of relief was made by the government before the general election, and the sincerity of such promise will be tested at the coming session of the legislature, to have an act passed, so plainly worded that those who run may read, and thoroughly recognize the position they occupy. The yearly fire waste of the country is required as a statistic, and this can be obtained by a law requiring the registration of fires, in the same manner and at no more expense than the law now requiring the registration of births, marriages and deaths. A marshal or fire inspector, to be attached to the insurance department at Toronto, to make the office useful, and a change in the statutory conditions. Were these suggestions adopted, the cost of insurance in the opinion of your board would be materially reduced, and a

great saving in law expenses would naturally follow. The agents of the company as a rule have done well, and deserve your thanks.

Three directors now retire by rotation. They are Mr. Sheriff Brown, Messrs. Geary and Robson, but who are all eligible for re-election.

The financial statement was submitted as follows:

RECEIPTS.	
Cash balance from 1897	\$ 297 46
From agents	114,661 28
Assessments	98,768 98
Interest	5,193 87
Assessments in advance	512 48
Old assessments	502 79
Transfer fees	378 95
Suspense account	330 00
Money returned for loss	287 00
Extra premium	268 32
Rents	243 00
Bills receivable	150 00
Canceled policies	35 95
Reinsurance	18 00
Steam threshing license	1 00
Total	\$219,636 88

DISBURSEMENTS.	
Molsons Bank overdraft	\$ 2,368 69
Adjusted losses of 1897	5,924 60
Losses paid of 1898	13,867 57
Commission to agents	30,371 71
Salaries, officials, clerks and auditor	10,725 83
Loss inspection and inspectors' salaries	5,122 84
Bills payable	20,900 00
Printing, advertising and stationery	2,067 86
Law expenses	2,384 79
Reinsurance	2,350 39
Postage	2,084 47
Directors' fees	1,772 35
Paid agents in settlement of accounts	1,511 75
Incidental expenses	542 27
Returned premium	571 87
Rents and taxes	673 12
Office furniture, God's plans, interest	514 60
Agency inspection	182 55
Water, fuel and light	471 78
Provincial license fee	150 00
Dominion Government inspection	88 33
Bank commission	91 80
Gratuities	35 00
Cash in Molsons Bank	14,735 36
Cash in treasurer's hands	955 66
Total	\$219,636 88

CAPITAL ACCOUNT.

Assets.	
Amount available of premium notes	\$242,080 83
Amount due on assessment No. 36	3,264 63
Amount due on assessment No. 37	29,991 08
Amount due on assessment No. 38	15,351 34
Balance due from agents	5,297 65
Office furniture, safe, etc.	2,004 01
Bills receivable	155 00
City of St. Thomas debentures, par value, \$25,000; market value	\$24,577 50
Town of Tilsonburg debentures, par value, \$5,000; market value	7,263 75
Ontario Loan and Debenture Company, par value, \$12,260; market value	13,200 00
Huron and Erie Loan and Savings Company, par value, \$13,260; market value	13,260 00
Accrued interest on debentures	58,351 25
Real estate, including office building.	402 67
Cash in Molsons Bank	14,735 36
Cash in treasurer's hands	955 66
Total	\$356,760 27

Liabilities—
Losses adjusted in 1898, but not due until 1899.....\$ 10,717 53

Net surplus of assets.....\$376,042 69

Audited, compared with the books, and found correct as above set forth.

(Signed) JOHN OVERELL, Auditor.

London, 25th January, 1899.

INSPECTORS' REPORT.

Messrs. Lauchlin Leitch and D. Weismiller, in submitting their report, directed the attention of the company to the fact that during the past year they had inspected and reported on 594 claims against the company. Twenty-three of the claims, amounting to \$4,290 00, were rejected by the board, leaving 571 adjusted (after deductions made in 1898), at \$124,555 15, up to the 31st of December, 1898. The actual amount which occurred in the year was \$117,578 03. Of the amount passed \$11,758 03 were from unknown causes, \$43,207 55; 131 from defective chimneys, pipes, furnaces and stoves, \$27,798 49; 124 from lightning to buildings and contents, \$21,858 19; 97 from lightning to animals in the fields, \$2,042 40; 22 from incendiary causes, \$9,968 42; 29 from other buildings burning, \$3,552 62; 9 from steam threshing engines, \$1,184 22 from lamps, lanterns and candles, \$4,529 39; 2 from chandeliers, \$1,506; 24 from careless handling of matches, \$963 96; 2 from electric wires, \$911; 2 from railway engines, \$725 02; 4 from running fires, \$688 87; 2 from tramps, \$600; 1 from hot air fan, \$501 81; 2 from smoke houses, \$235; 1 from burglar, \$283 56; 1 from burning wood-pile setting fire to house, \$200; 2 from pipe smoking, \$187; 2 from gas-jets, \$13 75; 1 from gas stove, \$312.

"Of the above losses," continues the report, "52 were on general business, amounting to \$19,555 49. We got back from reinsurance \$18, and returned by one of the Melancthon firebugs, \$287. Unknown causes head the list with a heavy increase, which is much to be regretted, as many of them are of a suspicious nature. Defective chimneys and pipes show a greater decline this year, and a still greater reduction ought to be the case if the assured would examine chimneys, flues and pipes carefully before setting up their stoves. Lightning losses were heavier, nearly as many buildings suffering as in 1896, our worst year. Lanterns and lamps are hardly one-fourth of last year, and might still be reduced with careful handling; they are the farmers' main light, and they should make them responsible for as small a damage as possible. Incendiary causes have declined.

"CANCER ROOTS cannot be removed by operations or by agonizing plasters. They only give temporary relief, and in many cases the disease returns in a worse form. We would be glad to send particulars of a painless method which leads physicians to adopt. The cures are remarkable."

A. L. Stott & Jury, Bowmanville, Ont.

(Mention London Advertiser.)

as have also fires caused by tramps.

We have had some heavy losses from steam threshers. Our losses on the general business have decreased, although our business has greatly increased, and on the whole our business has left us a very handsome surplus."

Thomas E. Robson, in moving the adoption of the reports, expressed the pleasure he felt at the gratifying showing. He drew attention to the company's very extensive business—17,000 policies, on property representing about \$20,000,000. He was pleased to point to the fact that this year the company was \$26,000 ahead of what it was one year ago. Referring to the risks the company carried, he said that wherever there was a superabundance of insurance there was a greater probability of the insured property being struck by lightning or destroyed by fire in some way, the cause being generally "unknown," save to those, he ventured to say, most deeply interested. The position of the company was better than it had ever been. He attributed much of the success of the institution to the untiring efforts of the energetic manager, Mr. D. C. Macdonald, who had been connected with the company ever since its inception.

Mr. Angus Campbell, in seconding the report, spoke of the success of the company, and stated that farmers and insurers were beginning to find out that the London Mutual was the best and cheapest company.

A hearty word of thanks was tendered the manager and the staff, and this elicited good words from Mr. D. McKenzie, Angus Campbell and others. All agreed that Manager Macdonald's salary should be in keeping with the advances the company made through his efforts.

Finally, Mr. D. C. Macdonald thanked them for their kind words, but he said the credit did not belong to him any more than to the faithful and energetic staff of officials, by which he was surrounded. He had been one of the original subscribers, and claimed to be the oldest active insurance man in the Dominion.

A couple of claims were referred to the board for disposal, after which Messrs. D. McKenzie and Joseph J. Judd were elected scrutineers, and one of the original subscribers, and claimed to be the oldest active insurance man in the Dominion.

THE WEAK,
THE DISEASED
MADE STRONG AND HEALTHY
THROUGH
DR. RADWAY'S
Sarsaparillian Resolvent.

Every drop of the Sarsaparillian Resolvent communicates through the blood, sweat, urine and other fluids and juices of the system the vigor of life for it repairs the wastes of the body with new and sound material. Scrofula, consumption, syphilis, gonorrhea or badly treated venereal disease, glandular diseases, ulcers in the throat, mouth, tumors, nodes in the glands and other parts of the system, sore eyes, strumous discharges from the ears, and the worst forms of skin diseases, eruptions, fevers, sores, scald head, ring worm, and rheum, erysipelas, acne, black spots, the flesh, tumors, cancerous growths, female complaints and all weakening and painful discharges, night sweats, nocturnal losses and all wastes of the life principle are within the curative range of this Wonderful Modern Chemistry, and a few days' use will prove to any person who will be rapid and sure for it repairs the wastes of the body with new and sound material. 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