CONFEDERATION LIFE ASSOCIATION

41st ANNUAL REPORT

The Year 1912

The most successful in the history of the Company.

The forty-first Annual Meeting of the Confederation Life Association was held at the Head Office on Tuesday, the twenty-eighth of January, when the report for the year ending December thirty-first, 1912, was presented.

The statement gave evidence of the Company's substantial growth and furnished proof of the enviable position to which it has attained.

PAYMENTS TO POLICYHOLDERS.

During the year there was paid to policyholders and their beneficiaries the large sum of $1,609,008.35. Of this amount $614,272.61 was in settlement of death claims, while $428,997.87 was for maturing endowment contracts. A feature of special importance to the insuring public was the general advance made in the dividends paid to holders of participating policies. These totaled $194,302.67 and $19,977.54 in advance of those for 1911.

NEW BUSINESS.

Applications were received for assurances, amounting to $13,275,502, and of this sum $12,218,754 was approved and accepted, which constitutes a record in the company's history and shows an increase of more than fifty per cent. over any previous year. The total amount of insurance on the books at December thirty-first was $63,764,811.

ASSETS.

The figures in this branch of the business also show comparative improvement consequent upon and in keeping with those quoted above. The increase for the year was $934,027.40, while the grand total reached $17,270,391.84.

The rate of interest earned upon the Company's funds remains satisfactory and assures a continuance to its clients, of the liberal returns which have governed for some years past.

SURPLUS.

A feature of paramount importance in a life insurance company is its cash surplus held for the protection of policyholders, and in this respect the Confederation Life occupies an excellent position. The year's increase amounted to $145,033.86, with a total of $1,815,260.79 over and above all liabilities.

CHANGES IN THE DIRECTORATE.

The Board suffered severe loss during the year by the death of three of its members, namely, Mr. Samuel Nordheimer, Mr. Frederick Wyld and Mr. W. H. Beatty. They had all been long connected with the Company and were closely identified with its progress. Mr. Beatty was one of the original incorporators of the Company and had filled the offices of vice-president and president. Mr. Wyld became a director in 1894 and vice-president in 1902. Mr. Nordheimer became a director at the time of the permanent organization of the Company in 1871.

Lieut.-Col. Albert E. Gooderham and Mr. Thomas J. Clark were elected to fill the vacancies caused by the deaths of Mr. Nordheimer and Mr. Wyld as Shareholders' Directors, and Major John F. Michie in the place of Mr. Beatty as a Policyholders' Director.

ELECTION OF OFFICERS.

The following were elected Directors for the ensuing year: Mr. W. D. Matthews, Sir Edmund Osler, Mr. J. K. Macdonald, Hon. James Young, Colonel D. R. Wilkie, Sir William Whyte, Mr. Joseph Henderson, Mr. Cawthra Mulock, Mr. John Macdonald, Lieut.-Col. Albert E. Gooderham, Mr. Thomas J. Clark and Major J. F. Michie.

Mr. J. K. Macdonald was re-elected President, Mr. W. D. Matthews Vice-President and Chairman of the Board and Sir Edmund B. Osler Vice-President.

CLIP ONE COUPON FOR CYCLOPEDIA

Another Grand Distribution of These Useful Sets the Last Two Days of This Week.

The World's big book bargain, in which Everybody's Cyclopedia is offered for a coupon and $1.98, is the greatest success on record. The five-volume sets regularly sell for $12 and they are well worth that amount. There'll never be another such chance after this big book bargain is withdrawn, and it will last now only so long as we can get the books from the publishers. It is the opportunity of a lifetime.

Let the boys know about it. Every known fact needed for daily use is contained in this five-volume set. It is the straight road to success. The children at school should have access to it at all times. It should be in every home, school and place of business.

Remember the days of distribution, next Friday and Saturday. A coupon is printed daily, any one of which is good for this $12 set upon payment of $1.98. Such a rare bargain was never heard of before.

Mail orders will be filled on the same terms, express charges to be paid by the receiver. The sets are too bulky to be sent by mail. All explained in the cyclopedia coupon printed elsewhere in this issue.

WOMEN'S COUNCIL NOW IN SESSION

Resume of Work Done in Past Year Is Presented.

WOMEN AND CHILDREN

Laws Should Be Framed to Protect Them, It Is Claimed.

The annual meeting of the Local Council of Women, which opened yesterday in the new Frances Willard Hall at 16 Gerrard street, will continue its sessions this afternoon at 2.30. Attendance at this gathering reveals an aggregate of activities and interests which speak volumes for the energy of the workers engaged upon them. Mrs. Huestis, president of the council, was in the chair and welcomed the ladies, who had turned out in large numbers. She anticipated that today the interest would be even more evident. Forty-three different associations are federated in the Toronto Council, and the business of the first day of the annual meeting was the receiving of reports from the standing committees and federated societies. The president drew attention to the ever-growing recognition given the council by the many instances in which it is given place on the consultive bodies in connection with the public welfare.

Good Reports.

As president of the National Council Mrs. Torrington was given a warm reception. Replying, she complimented the Toronto branch on its earnestness of purpose, which is perhaps the strongest in evidence. She warned them, however, to look after their laurels, as she had just been informed that Calgary had started a council with 43 federated societies.

The treasurer's report showed a balance of over $300 and 50 names of individual membership added.

The "Child's Welfare" report was among those of special interest, the movement being amongst the latest in Canada. Reference was made to the conferences and exhibits of Child Welfare held in New Jersey, Chicago, New York, Scotland, Montreal, and the ground taken that the movement must be developed along educational lines. To remove the disability under which married women are at present, in the matter of the municipal vote, was a note in the report of the citizens' committee, and the same conditions as lately became law in London, England, were advocated respecting the white slave traffic, whereby a landlord on the second warning that his tenants are using their premises for immoral purposes, becomes guilty and is punished accordingly.

The custodial care of the feeble-minded was reported as having made considerable advancement, public interest having been awakened to a considerable extent by the late visit of Dr. Johnston of Vinelands, New Jersey. Now there are many municipalities pledged to support their own cases if the government will but supply the buildings. The institutions in Toronto for this class are at present altogether inadequate, and the efforts of the council are continuous to rectify this want.

Report on Laws.

The report on "Laws Affecting Women and Children" asked that children under 15 years should be excluded from low-class theatres, and supports the vigilance committee in its endeavor to lift places of amusement to a higher level than the present. The case of Mr. St. Clair was referred to and sympathy expressed with that gentleman in the fate he had met while in the prosecution of his duty.

The report on objectionable printed matter, scheduled 50,000 postcards of this class in Toronto this year. Unsightly posters were condemned and it was the opinion of the committee that this class of advertising should all be under municipal supervision. The press was asked to co-operate in the matter, the plea, "do not spread germs of immoral poison by the big headlines of sensational events and objectionable advertising" being made.

Graduate Nurses.

A clause in the report of the Graduate Nurses' Association for the issue with the local council, which at a recent meeting advocated the government sending untrained women to nurse in isolated districts. Women in such places, said the report, are more in need of skilled nurses than are women in populous centres where doctors and other assistance are available. The registration of nurses was declared to be made more rather than less difficult by the late "Hospital Act." Largely thru the endeavor of the council as a whole the city council had been induced to reinstate the estimates to the amount of $11,000, rather than to reduce it by this amount in the department of health for the city.

The latest society to federate is that of the Alma Daughters in connection with the college of that name. The reports of executive will continue today and the election of officers will take place.

Galt's Terms to Railway.

GALT, Jan. 28.—(Special.)—Galt proposes, among other conditions of the entry of the Lake Erie and Northern Railway that the company pay the town $30.0 for the land to be taken and also the expense of making the title. Mr Brewster, solicitor for the company, replied, stating that the company could not consider the proposition and asked for a meeting with the committee or council. Mr. Brewster will meet the committee on Thursday.

SELLERS-GOUGH

"THE LARGEST EXCLUSIVE FUR-HOUSE IN THE BRITISH EMPIRE"

Another Slashing of Prices

This Time It's Ladies' Fur-Lined Coats

Every Ladies' Fur-Lined Coat in the Store Up to $85 Value Placed on the Bargain Counters at the Record-Breaking Price of

$29

Here Are the Particulars:

Ladies' Fur-Lined Coats, 50 inches and 52 inches long; Box and Semi-Box styles; shell made from the best quality French Broadcloth, lined with the finest Canadian Rat, and Squirrel. The Collar and Lapels are of choicest Mink, Alaska Sable, Western Sable and Persian.

All Colors and All Sizes
Regular Price, $85
Special Price
$29

The Continued Mild Weather Forces Another Gigantic Sale

We are getting no help at all from the weather man. If he would send a week of crisp, zero weather, it would not be necessary for us to force the sale of Sellers-Gough furs by such astounding slaughtering of prices. But there's no help for it. Clean out our stock we must, and to accomplish this we price the goods—'way below their actual manufacturing cost—at such low prices as to prove absolutely irresistible.

Last week it was Persian Lamb Coats—all priced at $199, though values ran as high as $500. The rush to secure such bargains exceeded even our sanguine expectations. There will be a bigger rush than ever to snap up the wonderful fur-lined coats now on sale. There is no reserve. Walk into the store—select any Ladies' Fur-Lined Coat up to $85—it's yours for $29—and your purchase carries with it the iron-clad Sellers-Gough guarantee.

It stands to reason that those who come first will take advantage of the widest selection. It means dollars to you to be one of the first. You will need the coat many times this winter—it will be practically brand new next winter and a purchase now represents a genuine investment for many winters to come.

SELLERS-GOUGH FUR CO., LIMITED
244-250 YONGE STREET - TORONTO

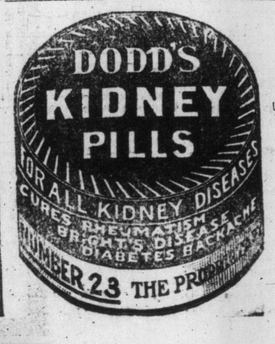
ARE YOUR HANDS CHAPPED?

Read How Zam-Buk Heals.

For badly chapped hands, cold cracks, frost bite, etc., Zam-Buk is the best known healer. Wash the hands or part affected in water as hot as can be borne. Dry with a soft towel and then smear the Zam-Buk well over the part. If it is the hands, wear a pair of old gloves overnight. By morning the pain will be gone. Then use Zam-Buk a few more times and the cracks will be healed. Mrs. A. F. Phillips of Ayers Cliff, Que., says: "I suffered terribly from chapped hands. At times my hands were so sore that I could almost have cried with the pain. I thought I would try Zam-Buk and see what that wonderful healing balm would do for me. I obtained a supply, and in a very short time my hands were cured."

Mrs. W. M. Baillient of Port Hawkesbury, N. S., writes: "Some time ago my hands were very badly chapped. Ordinary ointments did not heal them, and I was advised to try Zam-Buk. To my great delight it healed my hands in a remarkably short time."

Zam-Buk will also be found a sure cure for ulcers, blood-poison, varicose sores, ringworm, inflamed patches, babies' eruptions and chapped places, cuts, burns, bruises and skin injuries generally. All druggists and stores sell at 50c a box, or post free from Zam-Buk Co. on receipt of price.



GIVEN DAMAGES AGAINST FRIEND

William Johnson Awarded a Thousand Dollars For Wife's Death.

After deliberating for four hours, the assize court jury yesterday afternoon gave $1000 damages to William Johnson, in his action against R. H. Fill, on b half of himself and children, for the death of his wife, who was killed last August, when an auto driven by Mr. Pill turned turtle near Whitby, on the Kingston road.

The jury found that Mr. Pill showed negligence in driving at an excessive rate of speed, and in attempting to pass a motorcycle. Mr. Johnson gets $25 for his own injuries, $500 for the death of his wife, and two of his children get $200 and $275. Mr. and Mrs. Johnson were intimate friends of the Pill family and at the time of the accident were guests of Mr. Pill.

"N. P." AN ACCIDENT.

Hon. James Young So Contends in Second Volume.

GALT, Jan. 28.—(Special.)—Hon. James Young in his second book of political memories, devotes a chapter to the origin of the national policy of Canada, and, in a little story about Sir Charles Tupper and Hon. Alexander Mackenzie, makes out the birth of the national policy to have been accidental, and its adoption by the Conservative party dictated by expediency.

SUSPENDED SENTENCE WAS NOT APPRECIATED

Charles Chambers Will Have Time in Central Doubled Today.

Up to a few weeks ago it had been Judge Morgan's proud boast that only one person allowed to go on suspended sentence by him had ever backslidden. No longer can he boast of this record, however, for today Charles Chambers, a man whom he let off on suspended sentence in December, will come up before him and get what he then missed thru the leniency of the judge.

After Chambers was let out, he was taken in hand by the Salvation Army, but he abused the confidence the judge had placed in him, and on another charge was sentenced two days ago by the police magistrate to six months in the Central Prison.

Judge Morgan is now going to deal with the man who on gaining his liberty proceeded "to try to make a fool" of him, and today he will give him his double dose of "Central" time.

How Dayton Ladies Cure Their Corn-Pinched Toes

Miss M. Lukey of Zena avenue, Dayton, Ohio, writes: "Before using 'Putnam's Painless Corn Extractor' I was quite laid up with corns, and could not even stand the pressure of a loosely buttoned shoe. I applied Putnam's 'Extractor,' and in a miraculously short time I was completely cured. I take great pleasure in recommending your valuable remedy to my friends." Putnam's Corn Extractor in 25c bottles, sold by druggists.

ROGERS COAL

ELIAS ROGERS CO., Limited
28 KING WEST
26 Branches
PRIVATE EXCHANGE M. 4155

Wolf Was Captured

The silver grey wolf, which escaped from the home of John Gilchrist, at 455 Palmerston avenue, about two weeks ago, was caught after an exciting chase yesterday morning, by Harry Oldman, 104 Frizzell avenue and William Wells, 105 Bloor street. The animal was captured in a back yard at 450 Bathurst street.

POOR COPY