

ALWAYS AILING!

How many women there are to whom these words apply exactly! They are not quite "sick in bed", but they almost wish, as they struggle through each day, that they were. Frequent headaches, loss of energy, loss of appetite, depression and attacks of biliousness and indigestion make life a dragging misery.

In nearly every case the cause of it all is chronic constipation, that trouble so often made light of, but which brings about so much suffering. As a result of it the whole system is filled with impurities and almost everything, including the special functions of womanhood, goes wrong.

Hundreds of thousands of women have had reason to thank Dr. Morse's Indian Root Pills for relief from all this chain of miseries, and for restoration to health and happiness. For over fifty years, and in every part of the world, these pills have been tested and proved a great female medicine.

Being purely vegetable, they are not harsh like salts and so many other purgatives, nor do they weaken, sicken or gripe.

Dr. Morse's Indian Root Pills are a perfect blood purifier, and a sure cure for biliousness, indigestion, headache, sallow complexion, liver and kidney troubles, piles, pimples, boils and other ailments that arise from the sluggish action of bowels, liver or kidneys. By purifying the blood and invigorating every organ in the whole body they relieve and cure female ailments and restore normal, healthy conditions.

Dr. Morse's Indian Root Pills are, in truth, a blessing to women, as Mrs. Harrison, of Richmond, Va., found. She writes:

"About six weeks ago I first used Dr. Morse's Indian Root Pills, and I must state that I found them a most superior medicine. My complaint was peculiar to women, languor, debility, and bilious attacks, which combined to make my days thoroughly wretched. Indeed, there were spells when I used to wonder in the morning how I could manage to get through my household duties, and was forced to struggle through the day when I should have been in bed. Dr. Morse's Indian Root Pills have made me vigorous and well. I noticed the change from the very first dose."

DR MORSE'S INDIAN ROOT PILLS

For Sale Everywhere at 25c. per Box.

Smokeless Oil Heater

The automatically-locking Smokeless Device is an exclusive feature of the Perfection Oil Heater. This Automatic Smokeless Device

doesn't allow the wick to rise to a point where it CAN smoke, yet permits a strong flame that sheds a steady, glowing heat without a whiff of smoke.

No other heater in the world compares with the

PERFECTION Oil Heater

(Equipped with Smokeless Device)

Turn the wick high or low—no smoke, no smell. Burns for 9 hours with one filling. Instantly removed for cleaning.

Solid brass font holds 4 quarts of oil—sufficient to give out a glowing heat for 9 hours—solid brass wick carriers—damper top—cool handle—oil indicator.

Heater beautifully finished in nickel or Japan in a variety of styles.

Every Dealer Everywhere. If Not At Yours, Write for Descriptive Circular to the nearest Agent.

THE IMPERIAL OIL COMPANY, Limited.

Liberalism is the only religion that has ever existed.

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CHURCHES IN ANNUAL MEETINGS

Presbyterian Congregations
Hear Work of the Past Year
Reviewed—Election of Officers

The congregations of the Presbyterian churches in the city held their annual meetings last night. In St. Andrew's church the attendance was large and the reports of the church officers and various organizations showed that the year had been an encouraging one. His Honor Judge Forbes presided. Rev. David Lang, the pastor, in presenting the seasonal report for the year announced that St. Andrew's led all the Presbyterian churches in New Brunswick in point of increased membership and since 1908, when he assumed the pastorate, it had increased about 60 per cent. The congregation at the time was 192 and now was 312. The financial report was presented by the treasurer, Dr. A. D. Smith. It showed:

Receipts for the year	\$7,211.23
Cash on hand in bank Jan. 1, 1909	35.30
Expenditures for the year	7,227.91
Balance on hand in bank	29.71

Reports were read on the work of the mission band, Sunday school, cadet corps, Women's Foreign Missionary Society, Guild, Epworth League, and other societies. A hearty vote of thanks was passed to Judge Forbes, the Sunday school superintendent, who announced his intention to retire. A vote of thanks was also passed to Alex. Wilson, chairman of the music committee.

Mrs. J. H. Thomson, Mrs. Kent Scovil and Miss Homer were appointed to the music committee.

The election of trustees resulted as follows: W. M. Angus, Alex. Watson, C. B. Allan, Dr. McIntosh, Frank Rankine, Dr. P. R. Inches, R. M. Magee, J. R. Stone, E. A. Smith, D. R. Jack, R. K. Cameron.

ST. DAVID'S

In St. David's church reports for the year showed as follows:

Receipts:

Balance	\$2,136.65
For congregational purposes	5,629.71
For debt account	930.85
For missions and benevolent	1,829.77
For other religious purposes	271.69
	\$8,797.99

Disbursed:

Congregational purposes	\$5,529.04
Debt account	1,200.00
Missionary and benevolent	1,979.47
Other religious purposes	382.49
Repairs	128.83
	\$9,319.74

Cash in bank, \$1,610.90

The following were elected trustees for the year: F. Burpee, A. R. Melrose, Neil J. Morrison, D. McClelland, Thos. J. McPherson, James Sexton, Fred Shaw, Robert Strain, D. B. Willett, A. Douglas, Malcolm was elected congregational treasurer.

ST. MATTHEW'S

In St. Matthew's church a large number were present. The reports from the different committees were received and showed very satisfactory results. The report of the Sunday school showed an enrollment of 170 teachers and scholars for the year. The senior mission band reported that \$68 had been collected during the year.

During the evening special mention was made of the St. Matthew's guild, an organization of young men devoted to the study of social problems.

The treasurer's report indicated a decided gain in the weekly contributions to the general revenue of the church.

The following were elected to the board of trustees: J. Fraser Gregory, Thomas McMaister, Harry Keir, John Thornton, George T. Corbett, Harold Stevens, Thos. Hastings.

After the regular meeting the board of trustees met and elected J. Fraser Gregory chairman, John Thornton treasurer, and George Corbett secretary.

ST. STEPHEN'S

The annual meeting at St. Stephen's church was held with George M. Robertson, chairman of trustees, in the chair. The meeting was opened by devotional exercises by the pastor, Rev. Gordon Dickie. Thos. Stoddart acted as secretary. The treasurer's report was as follows:

Ordinary revenue, \$3,428.12

Special receipts, \$1,234.10

Murdoch bequest, 3,800.00

Total, \$8,462.22

Expenses, \$7,024.10

Payments on bonds and loans, 1,950.00

Addition to pastor's salary, 200.00

Special collection for missions, 378.00

Women's Missionary Society, 260.00

Of B. of, 366.29

Kirk sessions, 34.51

Charities the sum of \$427.77 was given, making a total of \$2,579.22.

The election of trustees resulted as follows: J. H. Murphy, chairman; F. S. Murphy, secretary; F. B. Hayward, treasurer; E. Rosier, assistant treasurer; and James Buchanan, O. J. Clark, Chas. O. Hanahan, S. E. Wark, the auditors, appointed.

A. J. McKenzie and J. A. Robertson.

CARLETON CHURCH

In the Carleton church the pastor, Rev. H. R. Reid, presided. The meeting was mostly taken up with receiving the financial reports of the different organizations.

The following is the standing:

Session board, balance for 1908, \$47.01.

Receipts 1909, \$216.50; expenditures, \$158.60; balance, \$57.91.

Board of trustees balance 1908, \$20.72; receipts 1909, \$173.50; expenditures, \$1,372.29; balance, \$33.98.

Women's Foreign Mission Board balance 1908, \$22; receipts 1909, \$184.00; expenditures, \$126.48.

The following were elected to form the new trustee board: W. L. McDonald, K. Stewart, Wm. Watson, T. Rippey, S. D. Wilson, A. W. Fraser, Fred Lilly, Harold Roddick and Walter Brown.

Auditors—J. R. Cameron, Wm. Ruddick.

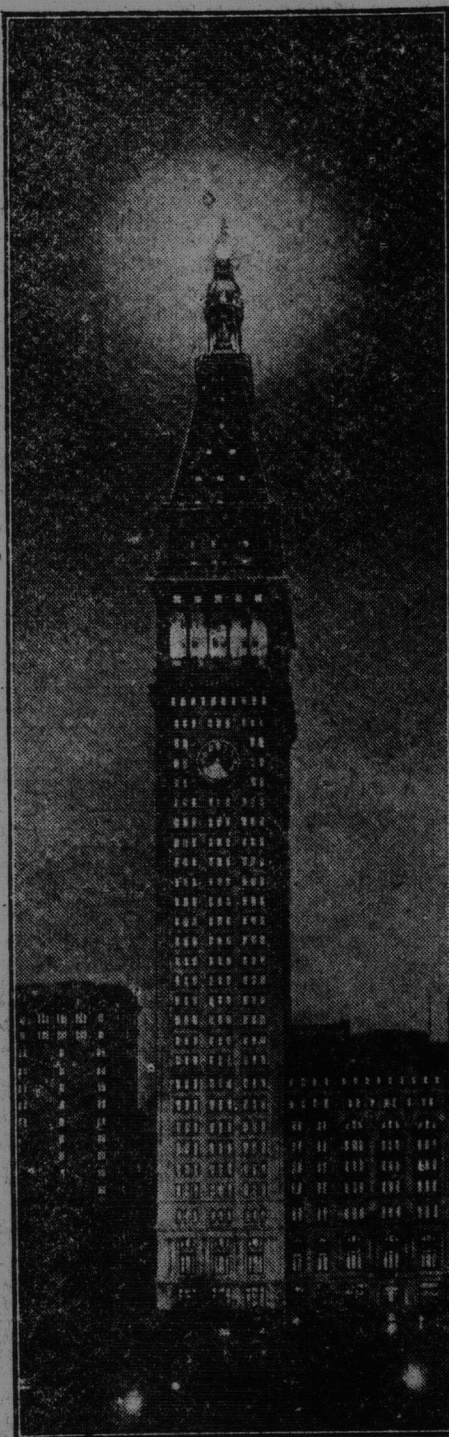
Congregational secretary—R. A. Jamieson.

FAIRVIEW CHURCH

In the Fairview church the pastor, Rev. W. M. Townsend, occupied the chair. The reports of the various committees were read and were very encouraging. The election of trustees for the ensuing year was held and resulted in the following being chosen: John Galey, William Stinson

THE LIGHT THAT NEVER FAILS

CHRISTMAS ANNOUNCEMENT



THE Company has allotted extraordinary BONUSSES to its Industrial policy-holders payable in 1910. These are CASH BONUSSES which may be used in payment of premiums upon their Industrial policies. They were not promised in the policies, either expressly or by implication, the policies being strictly non-participating. No such bonus has ever been given by any company to its policy-holders, and no such bonus ever will be given by any other company.

BONUSSES TO LIVING POLICY-HOLDERS

To every holder of an Industrial whole life policy of the Company who shall pass the age of 75 during 1910, a bonus on its anniversary date thereafter equal to premiums for..... 52 weeks

To every holder of an Industrial policy in force issued in 1879 and 1880, a bonus on its anniversary date equal to premiums for..... 26 weeks

To every holder of an Industrial policy in force issued in 1881-2-3-4-5, a bonus on its anniversary date equal to premiums for..... 20 weeks

To every holder of an Industrial whole life policy in force issued in 1886-7-8-9-1890, a bonus on its anniversary date equal to premiums for..... 15 weeks

To every holder of an Industrial whole life policy in force issued in 1891-2-3-4-5, a bonus on its anniversary date equal to premiums for..... 10 weeks

To every holder of an Industrial whole life or increasing life and endowment policy issued in any year from 1896 to 1905 inclusive, a bonus on its anniversary date equal to premiums for..... 5 weeks

These bonuses are thus for percentages varying from about TEN to ONE HUNDRED PER CENT. of the amount of weekly premiums for a year. It will be observed that the bonuses are graduated by the age of the policies.

The whole life policies issued between January 1, 1907, and July 1, 1909, have received a reversionary dividend of about ten per cent. of their face during the past year (that is, have been increased in amount about ten per cent.). This cost the Company \$600,000 in 1909; and will cost many hundreds of thousands of dollars in subsequent years in increased Reserve. The whole life policies, issued since July 1, 1909, have been increased about ten per cent. in amount above the amount of insurance previously provided for the same respective premiums.

BONUSSES ON DEATH CLAIMS

Death Claimants on whole life policies issued between January 1, 1907, and July 1, 1909, whose claims had been settled, have received in the last six months a payment of mortuary bonuses of about ten per cent. in addition to the amount previously received, at a cost to the Company of over \$250,000.

Payment on Death Claims in 1910 will be increased over and above the face of the Industrial policies by amounts determined by the following scale:

When death occurs after policy has been in force over 5 years.....	5%
When death occurs after policy has been in force over 10 years.....	10%
When death occurs after policy has been in force over 15 years.....	15%
When death occurs after policy has been in force over 20 years.....	20%
When death occurs after policy has been in force over 25 years.....	25%
When death occurs after policy has been in force over 30 years.....	30%

The cost to the Company of these CASH bonuses is estimated at

\$5,204,639.95

Added to the bonuses heretofore paid for the last sixteen years OVER AND ABOVE THE PROMISES MADE IN THE POLICIES, this will bring the total CASH bonuses up to

Twenty-one Millions of Dollars in CASH in 17 Years!

The Additional Cost of Concessions in Reserve Liability has been Four Millions of Dollars

The sources of these bonuses are:

1. Decrease in expenses—TEN PER CENT. in nine years to the close of 1908.
2. Savings in the Mortality which was expected when policies were issued.
3. Gains in Interest actually earned over the amount required by statute for accumulation of Reserves.
4. The fact that on a premium income of nearly \$50,000,000 a year the Stockholders receive only \$140,000, which is more than earned from the income of their own capital and surplus; the balance of such income going to the increase of the fund from which Bonuses are paid.

METROPOLITAN LIFE INSURANCE CO.

JOHN R. HEGEMAN, President.

CHRISTMAS GIFT OF A GREAT LIFE INSURANCE CO.

The policy-holders of the Metropolitan Life Insurance Company will read the "Christmas Announcement" just issued by that famous organization with a lively feeling of self-congratulation; and even those who have no personal connection with the company will examine the announcement with deep interest and appreciation of the spirit in which it is made.

It is undoubtedly the temper of the times to condemn more and more the callous methods of powerful corporations which secureordinate wealth for themselves with no thought of benefiting the thousands to whose co-operation their success is largely due; and the public is quick on the other hand, to commend a policy quite the opposite.

The Metropolitan Life Insurance Company, during all the period covered by its remarkably successful conduct of life insurance as a purely business proposition, has created and consistently maintained a bond of human sympathy between itself and the great multitude of people who are both contributors to and beneficiaries of its prosperity and dependent upon it for their own relief in time of need. This company has voluntarily paid to its policy-holders, within a period of seventeen years, twenty-five millions of dollars more than their policies entitled them to—twenty-five millions in excess of the company's promises or the policy-holders' expectations.

The voluntary distribution of cash benefits that make up (with the exception of four millions added to reserve liability) this stupendous total has taken place at pretty frequent intervals. Whenever a period of decreased mortality, or of lessened expense in proportion to volume of business, or of excess interest earnings, has created a fund from which substantial bonuses could be paid, it has been applied to that purpose. A fresh announcement of bonuses payable by the Metropolitan Life is now taken more or less as a matter of course. It is not spasmodic generosity, but a constant policy of the company, share with its policy-holders all earnings in excess of the estimated probabilities upon which their policies are based.

This year's Christmas announcement deals with industrial policies. It is interesting to observe the considerate manner in which its benefits are distributed. An aged person who has carried industrial insurance for many years is the one most likely to find the premium payments a burden. Hence all policy-holders who pass the age of 75 in the year 1910 receive a

bonus sufficient to pay their further premiums for a full year; policies of 30 years' duration are awarded sums covering six months' premiums; and so on down to the policies issued between 1896 and 1903, which are awarded bonuses covering five weeks' premiums.

Perhaps the most notable award in this present distribution is the payment of two hundred and fifty thousand dollars on death claims that had already been settled in full between January 1, 1907, and July 1, 1909. One can imagine the conditions that may have made these unexpected sums a godsend to those who received them.

During 1910, each death claim payment in the face of the claim, that is, all that the beneficiary is entitled to by the terms of the policy, but there will be paid an additional sum varying from 5 per cent. to 30 per cent. of the claim, according to the length of time the policy has been in force.

Including this last appropriation of bonuses on death claims, the company estimates its total voluntary payments from the fund now available at something over five and a quarter millions of dollars. It is a fact that many of the old policies which may mature within the year by death will be so much increased and at the same time have their premiums so much reduced that the cost of insurance by the old industrial policies will be actually less than the cost of regular old line participating insurance according to the published rates of the latter. This is a remarkable commentary upon the complaints that are so usual as to the cost of industrial workmen's insurance.

When one realizes what constant effort and self-sacrificing economy are involved in the eternal "saving up" for the next insurance payment among millions of moderately insured persons, and what loads are removed in many cases even by the crediting of small sums to lessen future payments, it is easy to understand the strong hold that the Metropolitan Life Insurance Company has secured, by its more than liberal methods, upon the confidence and gratitude of hundreds of thousands of human beings to whom it is in very truth "A light that never fails."

WEDDINGS

Barton-McGaw.

A very pretty wedding was solemnized at the home of the bride's parents, 184 City Road, last night when the Rev. W. R. Robinson, of Ludlow street Baptist church, united in marriage J. B. Barton and Miss May J. McGaw. The couple were most attended. They will reside on Watson street. Mr. Barton is the conductor on the Blue Rock division of the street rail- way company and his car and also the Carleton car sheds were decorated with flags and bunting in honor of the occasion.

Your Hair is Worth It

Afraid to use hair preparations? Don't know exactly what to do? Then why not consult your doctor? Isn't your hair worth it? Ask him if he endorses Ayer's Hair Vigor for falling hair.

Does not Color the Hair

J. C. AYER COMPANY, Lowell, Mass.