24th ANNUAL REPORT OF THE Confederation Life Association.

A PROSPEROUS YEAR

An Increased Volume of New Business Written A Very Favorable Death Rate A Reduced Expense Rate—Increases in Assets, Income and Surplus

The Annual meeting of the Confederation Life Association was held at the Head Office of the Company, Yonge Richmond and Victoria streets, Toronto, on Tuesday the 17th inst., at the hour of 3 p.m. There was a good attendance of policyholders shareholders and members of the agency staff.

On motion, the Hon Sir W. P. Howland, C.B., K.C.M.G., was called to the chair, and Mr J. K. Macdonald, Managing Director, appointed secretary of the meeting.

The report and Financial Statements relating to business of the company for the year 1895 were submitted as follows:—

REPORT.

During the past year the Directors have had under consideration 2,640 applications for insurance to the amount of $2,736,150. This includes five applications for $8,000, which were deferred at the close of 1894. 2,389 for $3,474,150 were approved, while 134 for $230,000 were declined, not being up to the standard; and 17 for $32,000 were incomplete at the close of the register and were deferred. Adding to the above issue the revived policies of previous years which had been written off, and the bonus additions, the total issue for 1895 was 2,421 policies for $3,544,920. The total business on the books at the close of the year was $26,011,718, under 17,590 policies on 15,413 lives. From this it will be seen that, though the year was quite unfavorable for the life insurance business and many companies fell behind in the volume of new business as compared with the previous year, and while the total insurance written by all the companies for the year is a a good deal less, we have been able to maintain an equal volume with a lesser expenditure by several thousand dollars than in 1894.

The claims by death were 107, calling for $171,847 under 121 policies. In view of the amount at risk, it will be observed that the death-rate was very favorable, a fact which bears continued strong testimony to the care exercised in the admission of only good healthy lives.

The Financial Statements which form part of the report will be found to furnish full information regarding the position of the Association.

The past year, on account of the continued and intensified commercial depression, called for more than usual care in conducting a business such as ours, combining insurance and investment; it cannot, therefore, fail to be a source of gratification to our policyholders and shareholders to observe the very **substantial advances** made in all those features **which indicate real progress** and careful management. Some of these are:—

1st—Maintaining an equal volume of new business and carrying on the old with a total of expenditure over four thousand dollars less than in 1894.
2nd—Increased Income.
3rd—Increased Assets.
4th—Increased surplus, notwithstanding the payment to policyholders during the year of over $87,000 in profits.

These facts will prove the wisdom of the policy pursued by your Directors and Management to secure a fair volume of business at a fair cost. The business has been sought for on strictly business principles, and means unfortunately too frequently used to procure applications, such as rebates, are strictly prohibited.

The report of the Auditors, who have continued to give regular and careful attention to their duties, will be found appended to the report.

It is a source of deep regret that we have to announce the death, since the completion of the audit for the past year, of Mr. William E. Watson, F.C.A., who has intelligently and faithfully discharged the duties of joint auditor for a period of six years.

Your Directors are pleased to report that the Office and Field Staff continue to discharge their respective duties in a zealous and efficient manner.

All the Directors retire, but are eligible for re-election.

W. P. HOWLAND, President.
J. K. MACDONALD, Man. Director.

FINANCIAL STATEMENT.

Receipts.

Premiums	$ 824,874 37
Interest and Rent (net)	236,767 65
	1,062,642 02

DISBURSEMENTS

To Policyholders.

Death Claims	$165,879 17	
Endowment Claims	75,444 00	
Annuities	4,965 40	
Surrendered Policies	62,650 11	
Dividends	37,196 19	
		$347,073 07
Expenses, Commissions, etc		126,981 20
Dividends to Stockholders		15,158 00
Balance		454,148 85
		$1,062,642 02

BALANCE SHEET.

Assets

Mortgages debentures and Real Estate	$4,321,150 34
Loans on Stocks, Policies etc	643,142 70
Cash in Bank and at H. O	176,215 90
Net Outst'd and Def. Prem.	156,137 70
Interest and Rents due and accrued	106 761 35
	$5,324,438 83

Liabilities.

Assurance and Annuity Funds	$4,757,481 00
Death Claims, Dividends, etc	132,733 86
Capital Stock Paid Up	100,000 00
Cash Surplus above all liabilities	334,224 03
	$5,324,438 89
Cash Surplus above all liabilities	$ 334,224 03
Capital Stock	100,000 00
Total Surplus Security for Policyholders	$1,334,224 03

J. K. MACDONALD
Managing Director.

AUDITORS' REPORT.

We beg to report that we have completed the audit of the books of the Association for the year ending December 31st, 1895, and have examined the vouchers connected therewith, and certify that the financial statements agree with the books and are correct.

The securities represented in the assets (with the exception of those lodged with the Dominion Government amounting to $80,000 and those deposited with the Government of Newfoundland, amounting to $ 500) have been examined and compared with the books of the Association and are correct and correspond with the schedules and ledgers.

The bank balances and cash are certified as correct.

W. H. HARRIS,
WM. MASON, F.C.A.
Auditors.

Toronto, February 17th, 1896.

The President Sir W. P. Howland, in moving the adoption of the report and statement submitted said: It is a matter of sincere satisfaction to those on whom you have imposed the duty and responsibility of conducting and managing the affairs of this important company to be able to place before you, considering the unfavorable circumstances which attended the business for the past year, statements which give evidence of fair and reasonable progress and improvement in every branch of the company's business. The new business obtained amounted to $3,544,920, showing a fair increase over that of 1894. Our income for 1895 was $1,062,642, showing an increase over the previous year of $57,120, we also show an increase in assets of $453,605. Our total security for policyholders at the end of the year was $1,334,224 an increase of $32,881, besides having paid as stated in the report, over $87,000 in profits to policyholders.

The foregoing results have been obtained under most unfavorable condition and in the face of keen competition. The progress made in all branches of the company's business should prove, I think, not only satisfactory to its policyholders and shareholders, but furnishes striking proof of the careful management and application on the part of those who are charged with the responsible duties of managing its affairs. Furthermore, it proves the favorable position which the company occupies in the minds of the public.

If there is any information desired regarding any matter referred to in the statements I am sure the Managing Director will be very happy to answer any question which may be asked. (Applause).

Mr. W. H. Beatty, Vice-President I have much pleasure in seconding the adoption of the report, and, after referring to the advances which had been made in the different branches of the company's business during the past year as set forth in the report and which did not, in his opinion, require enlarging upon, said, in conclusion, I cannot help alluding to the loss which this company has sustained in the death of a gentleman who was very near and dear to me. I refer to the late Hon. Edward Murphy, Senator, who represented us in Montreal as a director on our local board for many years—a man who earned the esteem not only of his own co religionists but of all other classes in the country.

The resolution was carried unanimously.

Votes of thanks were unanimously tendered to the directors, management and agency staff for their services during the year; several of the policyholders present, referred in complimentary terms to the report and statements submitted, and in recognition of the care and attention which had evidently been exercised by the management over the affairs of the company during the past year.

The retiring Board of Directors were all re-elected, and a meeting of the new Board was held immediately after the annual meeting adjourned, Sir W. P. Howland, C.B., K.C.M.G., was re-elected President and Messrs. Edward Hooper and W.H. Beatty, Vice-President.

ST. PATRICK'S DAY.

(Continued from Page 2.

respects most excellent and enjoyable. After the programme of music and song followed the lecture on "Ireland's Patriotism—Ireland's Future," by Mr. J. A. Devlin, B.A., B.C.L., barrister of Aylmer, Que., and brother of Mr. C. R. Devlin, M.P., for Ottawa county. Ven. Archdeacon Casey, and Messrs. J. W. Fitzgerald, L. M. Hayes, M. H. Quinlan, W. J. Devlin, Geo. Ball, J. J. Daly, Thos. J. Begley, P. J. Doris, E. Phelan, Peter Simmons and J. Hickey occupied seats on the platform during Mr. Devlin's oration. The lecture can be classed as one of the ablest that has been heard in Peterborough for some time.

GUELPH.

The concert given by the Guelph Catholic Union, under the auspices of the League of the Cross, in the Opera House was a most unqualified success, not only in point of attendance, the advance sale of seats being only exceeded by the sale for the "Yeomen of the Guard," but in the artistic excellence of the programme provided. Mr. E. J. Doyle presided.

LONDON.

The Grand Opera House was crowded from footlights to foyer, and from the pit to the gallery, with a jolly, patriotic, Irish Canadian crowd, with the inherited love for Irish pathos and a distinctive delight in Irish humor. The audience was distinctly Irish, and so was the programme, with the exception, probably, of one number—"Ziguenertauze"—and demure George Angus gave even that Dutch-looking name a burst or two of what sounded suspiciously like Irish music. It commenced with the opening overture by the Musical Society Orchestra, skillfully conducted by Mr. Fred L. Evans. "The Rage in Ireland" (Beyer) was the name of the selection, and it certainly seemed to embrace all the pretty, tuneful airs that could be gathered from one end of Ireland to the other.

WEST TORONTO JUNCTION.

St Patrick's Day was celebrated in the Junction by the holding of the annual entertainment in Kilburn Hall by the pupils and friends of St. Cecilia's school. Miss Nellie Gunning rendered the vocal solo "My little Irish love," and Miss Sarah Cooney, Miss Jennie Wright, Mrs. Greene, Miss Ella and Master Cornelius Mahoney, Master Joseph O'Brien, Mr. M. Mahoney, the Misses F. Kearns and E. Lappin, Miss Charlton, Miss K. Girven and Miss Marie Wheeler, of the Conservatory of Music contributed to the programme. "The Katydids," an operetta was performed by the following:—Titania, the Fairy Queen, Miss Katie O'Donoghue; Katerina, a peasant child, Ella Mahoney; Puck, Maggie Gunning; Starlight, Mabel Campbell; Moonlight, Maggie Mahoney; Foambell, Lyla Middleton; Aeolia, Eileen Hickey; Corola, Mary O'Brien; Herald, Joseph O'Brien; Katydid lawyers, soldiers, chorus of fairies; Accompanist for operetta, Miss Mollie O'Donoghue. The audience went home loud in its praises of the good work being done in St. Cecilia's school under the able direction of Miss Hart.

FATHER KOENIG'S NERVE TONIC

An European Cure. 5

Gentlemen, Lucerne, Feb. 1, 1891.
It was one year ago that I wrote you that I had the last attack of epilepsy, and I can add now that Father Kneipp's Kneipp Nerve Tonic Helps Wonderfully. Your Nerve Tonic is a great specific against nervousness and sleeplessness and I have seen great results in nothing else. H. LAUBER.

Several Prominent Physicians.

CONCORDIA, KS., Jan. 1, 91.
My daughter had epileptic attack once a month, for which she had prominent physicians but could not find a cure. Recently she had fits after your first to second, but since she took Father Koenig's Nerve Tonic she had no more fits and goes to school again. J. O. BAKER.

Mrs. P. Rothsnyder of Pisgetta Ill. was so nervous and sleepless that insanity was feared, but Father Koenig's Nerve Tonic cured her.

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IN TORONTO BY LYMAN BROS.

LATEST MARKETS.

TORONTO, March 25 1896.

The farmers, anticipating high prices for fodder on account of the snow blockade, turned out in large numbers and over 20 loads of hay were offered.

Wheat, white	$0 81	$0 00
Wheat, red	0 79	0 00
Wheat, goose	0 60	0 00
Peas	0 56	0 00
Buckwheat	0 30	0 00
Barley	0 38	0 41
Oats	0 28	0 28½
Rye	0 49½	0 00
Hay	16 00	18 00
Straw, bundled	14 00	00 00
do loose	10 00	11 00
Eggs, new laid	0 13	0 14½
Chickens	0 40	0 60
Butter, lb rolls	0 17	0 20
Butter, tubs, dairy	0 13	0 17
Ducks	0 50	0 70
Turkeys	0 8	0 11
Geese	0 5	0 6½
Potatoes	0 25	0 30
Dressed hogs	4 65	5 00
Beef, hindquarters	5 00	7 00

MONTREAL.

Montreal, March 24.—Grain—The grain market is dull and unchanged. Wheat, No. 1 hard, nominal; wheat No. 2 nominal; corn, duty paid, nominal; peas, per 60 lbs, in store, 58 to 59c; oats, Ontario, No. 2, in store, 29 to 29½c; rye No. 2, nominal; barley, feed, 36c to 38c; barley, 51c to 53c; buckwheat, per bu. 39c to 40c.

Flour—There is a fair trade in flour. Some straight rollers are offering at concessions. Straight rollers, $3 90 to $4; do bags, $1 90 to $2; extra bags, $1 75 to $1 85; strong bakers', Manitoba, best brands, $3 90 to $4; spring patents Manitoba, $4 20 to $4 25; winter patents, Ontario, $4 20 to $4 25.

Meal—The easier tone in the meal market continues. Rolled, per bbl, $3 to $3 10; do per bag, $1 50 to $1 60; standard, per bbl, $3 10; standard, per bag, $1 50; granulated, per bbl, $3 10 to $3 20; do per bag, $1 50 to $1 60.

Feed—Trade on the whole is rather quieter. Prices, however, are well maintained. Bran, Manitoba, $14 50 to $15; bran, Ontario, $15; shorts $16. Moullie $19 to $20.

Cheese.—Several good sized lots of choice fall cheese were sold to-day at 8½c to 8¾c.

Butter—There is a fair jobbing trade. Good creamery continues to sell around 21c to 22c, while in cases of single packages when sold to grocers 23c is generally realized. Western is nominal at 12c to 14c, while ordinary townships bring 17c to 19c.

Eggs—Fresh laid, are selling at 14½c, to 15c.

Provisions—Trade is quiet and prices are unchanged. Canada short cut mess, per brl, $16; Canada short cut clear, $14 50; hams, city cured, per lb, 8½c to 9½c; bacon, per lb 9c to 10c; lard, pure Canadian, per lb, 7½c to 8½c; lard, common, refined, per lb, 5½c to 6c.

SIX GILS.—The most conclusive testimony, repeatedly laid before the public in the columns of the daily press, proves that DR. THOMAS' ECLECTRIC OIL—an absolutely pure combination of six of the finest remedial oils in existence—remedies rheumatic pain, eradicates affections of the throat and lungs, and cures piles, wounds, sores, lameness, tumors, burns, and injuries of horses and cattle

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If the Baby is Cutting Teeth
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Yours truly, (Signed) THOMAS HEYS, Consulting Chemist.
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PUBLIC NOTICE

IS HEREBY GIVEN THAT AFTER the third insertion hereof, application will be made to the Lieutenant Governor-in-Council for an order permitting the Fire Insurance Exchange Mutual and Guarantee to increase the share capital to $250,000.
HUGH SCOTT, Secretary.
March 6th, 1896.