

CONFEDERATION LIFE ASSOCIATION

45TH ANNUAL REPORT

The forty-fifth annual meeting of the Confederation Life Association was held at the head office on Tuesday, January 30th, when the report of the directors for the year ending December 31st, 1916, was presented. Despite the existing unsettled conditions, the statement submitted furnished evidence of continued healthy growth in the affairs of the company, and the following figures amply demonstrate the prominent position to which it has attained in the insurance world.

New Business.

During the year the new insurance written amounted to \$11,218,772, while the total amount of the insurance in force at December 31st was \$75,502,476. A gratifying feature of this department was the appreciable gain in new business reported from the United Kingdom and West Indian branches.

Payments To Policyholders. There was paid to policyholders and their beneficiaries the enormous sum of \$2,117,187.92. Of this amount \$550,414.91 was in settlement of death claims. To holders of endowment policies \$465,729 was paid, and to those holding participating policies the company allotted dividends amounting to \$254,857.90.

Income. The net income also shows steady advancement. In settlement of premiums there was received \$2,944,331.29; from interest on investments, \$1,026,657.20, and from rents, \$51,262.43. The total increase from these combined sources was \$426,812.65.

Assets. At the close of the year the assets amounted to \$21,558,295.16, which exceeded the figures for 1915 by \$970,724.40.

Since its inception, the affairs of the company have been accorded careful administration and all moneys are invested in high-class securities, earning satisfactory rates of interest, and in strict conformity with the requirements of the Canadian government.

Surplus. A feature of paramount importance to a life insurance company is its cash surplus, and in this respect the association occupies an enviable position. The year's increase was appreciable, and there is now held for the protection of policyholders, over and above all existing liabilities, the sum of \$2,473,048.64.

Change in the Directorate. The board recently suffered a severe loss through the death of Col. W. C. Macdonald, the company's managing director. Col. Macdonald had been actively engaged with the company since 1887, when he became its actuary. In 1905 he was appointed to the position of secretary, and filled the combined offices of secretary and actuary until January, 1914, when he was elevated to the responsible position of managing director. His progressive methods, combined with unusually good judgment in business affairs, had always proved a strong factor in the management, and his untimely death is a distinct loss to both the association and the community.

The vacancy on the directorate caused by Col. Macdonald's death has been filled by the appointment of Mr. John Firstbrook. In view of Mr. Firstbrook's prominent position in the business world, his election to the board must be considered as a matter of congratulation to the company.

Election of Directors. The following were elected directors for the ensuing year:

Mr. W. D. Matthews, Sir Edmund B. Osler, Mr. J. K. Macdonald, Mr. Joseph Henderson, Mr. Cawthra Mullock, Mr. John Macdonald, Col. Albert E. Gooderham, Mr. Thomas J. Clark, Lieut.-Col. J. F. Michie, Lieut.-Col. the Hon. Frederic Nichols, Mr. Peleg Howland, and Mr. John Firstbrook.

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.

The complete annual report is now in press and will be issued shortly. A copy of same will be forwarded to all policyholders and to all others upon request.

PORTO RICO R. R. CO. SHOWS INCREASE.

Special to The Standard. Montreal, Feb. 9.—The financial statement of the Porto Rico Railways Co., Ltd., for the fiscal year ended December 31 last, shows that gross earnings amounted to \$829,056, as compared with \$747,180 for the previous year, an increase of \$81,876. The net income was \$421,792, as compared with \$380,815 in 1915, an increase of \$41,976. After providing for interest charges and dividends on preferred stock surpluses earning were \$151,429, which with undistributed profits of previous year made total at credit of profit and loss of \$290,289.

TUBES FOR STEAM BOILERS

Makers are without stocks and those in dealers hands are very few, but we are still able to fill orders quickly from our stocks in New Glasgow. It is more satisfactory to submit your exact specifications of requirements and have us quote.

L. MATHESON & CO. Ltd.,
Boiler Makers
New Glasgow, Nova Scotia.

BAD COLD? TAKE "CASCARETS" FOR BOWELS TONIGHT

They're fine! Liven your liver and bowels and clear your head.

No headache, sour stomach, bad cold or constipation by morning.

Get a 10-cent box. Colds—whether in the head or any part of the body—are quickly overcome by urging the liver to action and keeping the bowels free of poison. Take Cascarets tonight and you will wake up with a clear head and your cold will be gone. Cascarets work while you sleep; they cleanse and regulate the stomach, remove the sour, undigested food and foul gases; take the excess bile from the liver and carry off the constipated waste matter and poison from the bowels. Remember the quickest way to get rid of colds is one or two Cascarets at night to cleanse the system. Get a 10-cent box at any drug store. Don't forget the children. They relish this Candy Cathartic and it is often all that is needed to drive a cold from their little systems.

APPOHAQUI

Apohaqui, Feb. 7.—Dr. S. W. Burgess of Moncton paid a professional visit to this village the early part of this week.

Rev. R. J. Colpitts, editor of the Maritime Baptist, St. John, was the guest of Mr. and Mrs. Warren H. Colpitts part of last week.

Ralph T. Pearson spent the week-end with friends in Moncton.

Major H. S. Jones was a visitor to St. John last week on official business.

C. H. Magee of Stettler, Alberta, who has been visiting relatives in this province for some weeks, and spent considerable time with his sister, Mrs. George H. Gregg and Mr. Gregg, left last week for his home in the west.

The Misses Greta Hallett and Edna Rouch, Sussex, were week-end guests.

CUT THIS OUT

OLD ENGLISH RECIPE FOR CATARRH, CATARRHAL DEAFNESS AND HEAD NOISES.

If you know someone who is troubled with head noises, or Catarrhal Deafness, cut out this formula, and hand it to them and you may have been the means of saving some poor sufferer perhaps from total deafness. We believe that Catarrh, Catarrhal Deafness, head noises, etc., are caused by constitutional disease, and that salves, sprays, inhalers, etc., merely temporize with the complaint and seldom, if ever, effect a permanent cure. This being so, much time has been spent in perfecting a pure, gentle, yet effective tonic that should quickly dispel all traces of the catarrhal poison from the system. The effective prescription which was eventually formulated is given below in an understandable form so that anyone can use it in their own home at little expense.

Secure from your druggist 1 oz. Peppermint (Double Strength), about 75c. worth. Take this home and add to it 1/4 pint of hot water and 4 oz. of granulated sugar; stir until dissolved. Take one tablespoonful four times a day.

The first dose should begin to relieve the distressing head noises, headache, dullness, cloudy thinking, etc., while the hearing should rapidly return as the system is invigorated by the tonic action of the treatment. Loss of smell and mucus dropping in the back of the throat are other symptoms that show the presence of catarrhal poison, and which are often overcome by this efficacious treatment. If nearly ninety per cent. of all ear troubles are directly caused by catarrh, there must be many people whose hearing may be restored by this simple home treatment.

Every person who is troubled with head noises, catarrhal deafness, or catarrh in any form, should give this prescription a trial.

Any druggist can supply you, or a bottle will be sent on receipt of 75c., postal note or money order. Address International Laboratories, 74 St. Antoine street, Montreal, Canada.

of Miss Hallett's sister, Mrs. W. A. Jones and Mr. Jones.

Mrs. Taylor and Mrs. Charles McMillan have returned to their home at Head of Millstream after spending a few days with Mr. and Mrs. G. A. Taylor.

Hearty congratulations are being extended to Mr. and Mrs. William Eveleigh on the arrival of a son in their home.

While engaged in wood cutting in his lumber lands some weeks ago Benjamin Lester inflicted a painful wound in his ankle, and though it is now progressing favorably he is still unable to use the injured limb.

The Misses Emma McKnight and Cassie Hicks spent the week-end in St. John guests of Mr. and Mrs. Howard Patterson.

The Women's Missionary Aid Society of the Baptist church, Lower Millstream, held their monthly meeting at the home of Mrs. Caspar Reidie, Belleisle, on Monday afternoon of this week.

The sleigh ride of about five miles added much to the pleasure of the outing, which with Mrs. Reidie's hospitality combined to make it a decided success from a social standpoint. The meeting was very interesting and all the close delicious refreshments were served.

David Lawson, St. John, was in the village on Wednesday en route to Highfield to attend the funeral of his brother-in-law, the late Wm. Gambelin.

Rev. L. J. Tingley officiated at the last services.

CHICAGO FINALLY SEES THE LIGHT ON "BIRTH OF A NATION."

David W. Griffith has won his long fight to secure a regular permit in Chicago for "The Birth of a Nation." The censorship board declined to permit children to see the famous film. The case was taken into the courts and only last week Judge Heard of the Superior Court of Cook county decided the case in favor of the producer.

Chicago was the only city where a pink permit was issued for the famous film.

CASTORIA

For Infants and Children. In Use For Over 30 Years. Always bears the signature of Dr. H. J. Williams.

Dewar's
SCOTCH
Whisky

Agents:
J. M. DOUGLAS & CO., MONTREAL, Que.

The Union Foundry and Machine Works, Ltd.

Engineers and Machinists
IRON AND BRASS CASTINGS
West St. John Phone West 15
G. H. WARING, Manager.

THOMAS BELL & CO., St. John, N. B.

PUGSLEY BUILDING, 48 PRINCESS STREET.
Lumber and General Brokers
SPRUCE, HEMLOCK, BIRCH, SOUTHERN PINE, OAK, CYPRESS,
SPRUCE PILING AND CREOSOTED PILING.

Just a Word in Your Ear!

To remind you that

Red Ball

Ale and

Porter

will always be found nourishing, refreshing, and of very great value as body-builders.

In convenient cartons for shipment anywhere.

MADE IN ST. JOHN



SIMEON JONES, LTD.

BREWERS



CHEW King George's
NAVY PLUG
CHEWING TOBACCO
AND ENJOY THE LINGERING FLAVOR OF CHOICE, RICH, SAPPY TOBACCO SEASONED AND SWEETENED JUST RIGHT SOLD EVERYWHERE 10 CTS. A PLUG

The Rock City Tobacco Co. Limited

KINGS COUNTY

Meetings in the Interests of the Government Candidates Have been Arranged as follows:

Monday--February 12th, Waterford
Tuesday--February 13th, Penobscis
Wednesday--February 14th, Newtown
Thursday--February 15th, Hatfield's Pt.
Friday--February 16th, White's Mills, Kingston

At these Meetings the Candidates will be heard. Additional speakers will be announced later.

Saturday--February 17th, Nomination day proceedings at Hampton.

Then shall the King say unto them on his right hand.....

"I was an hungered, and ye gave me meat; I was thirsty, and ye gave me drink..... naked, and ye clothed me....."

Then shall they answer him, saying—"Lord, when saw we thee an hungered, and fed thee? or thirsty, and gave thee drink?or naked, and clothed thee?"

And the King shall answer..... "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me".

Overseas, in ravaged Belgium, more than 3,000,000 of "the least of these" are hungry, thirsty, thinly clad—looking to us! Have you done what you could for any of them?

Whatever you can give, send your subscription weekly, monthly or in one lump sum to Local or Provincial Committees or

SEND CHEQUES PAYABLE TO TREASURER

Belgian Relief Fund

59 St. Peter Street, Montreal

The Greatest Relief Work in History.

Jas. H. Frink, Treas. of Provincial Belgian Relief Committee, St. John, N. B.

NO WONDER IT'S GOOD

WHYTE & MACKAY has been made an honor for years, and its reputation is now so high—and so valuable an asset commercially—that every safe-guarding care is exercised in the production and bottling of this whisky, so that there may be possible no lowering of its hundred per cent high standard.

ENTERS THE BEST HOMES

For years the purity and excellence of

ROBT. BROWN'S
FOUR CROWN SCOTCH

have never varied. It is the finest for medicinal purposes and on all occasions where hospitality plays a part. A perfectly pure and delightfully fragrant beverage.

Order FOUR CROWN.

FOSTER & COMPANY
Sole Agents for New Brunswick
ST. JOHN, N. B.