



Tiny Babies

grow into big, rosy, sturdy children on Nestlé's Food. It agrees with baby's delicate stomach — nourishes baby's fragile system — protects baby against colic and cholera infantum — and brings baby safely through the dreaded "second summer."

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MONTREAL.

"Oh," she cried, "is there a terrible fire?" for ground and trees were of a lurid, blazing red.

But, as she spoke, she found herself looking at a chill and desolate landscape. Ground and trees seemed white with snow, and cold, blue shadows made the scene more desolate. A moment later, her guide

FEDERAL LIFE'S LARGE BUSINESS.

Most Satisfactory Report Yet Presented to Shareholders.

Progress all along the line was emphasized in the report of the Federal Life Assurance Company of Canada, presented at the twenty-fourth annual meeting, held in Hamilton Mar. 6th. In moving the adoption of the report Mr. David Dexter, the President and Managing Director, very pertinently called attention to the fact that it was the most satisfactory yet presented. As compared with the preceding year it shows a gain of seven per cent. in premium income, thirteen per cent. in interest earned, twelve per cent. in total income, ten per cent. (\$319,038) in amount of new assurances placed, seven per cent. in amount of assurances in force, twelve per cent. in assets, fourteen per cent. in reserves held to provide for the payment of policy contracts now in force, and forty-three per cent. in the surplus over all liabilities.

The profits paid to policyholders also show an increase of sixteen per cent., and the payments made to policyholders eighteen per cent. in excess of the previous year.

The new business of the year consisted of two thousand four hundred and fifteen applications for insurance, aggregating \$3,532,579, of which two thousand three hundred and twenty-eight applications for \$3,329,537.08 were accepted.

As in previous years, the income of the company shows a gratifying increase, and the assets of the company have been increased by \$375,140.56, and have now reached \$2,423,913.93, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted at the close of the year to \$3,293,913.93, and the liabilities for reserves and all outstanding claims, \$2,213,698.75, showing a surplus of \$1,080,215.18. Exclusive of uncalled guarantee capital, the surplus to policyholders was \$210,215.28.

showed Ruth how golden sunshine was flooding the country, which, again was shrouded by a dull, smoke-coloured cloud, swiftly passing away, however, and revealing fields and trees wearing the rich, vivid emerald of June, instead of the paler, misty hue of April. "Oh," Ruth exclaimed, "what is the matter with things? Fire and snow, smoke, lovely sunshine, winter and beautiful summer, all at the same time! What are things here, truly?"

"Come and see," replied the guide, opening a door in the strange hall and leading Ruth out under the open sky.

Now, trees and grass were not lurid red nor ghastly blue, smoke-shrouded, nor intense emerald, but wore their own delicate colours in the pure daylight.

"See," said the guide, "see how the hall which we have left behind us is walled and domed with many-coloured glass. As you have looked through this you have seen fields stained now by one and now by another broken ray of light; out here, too, are all the vari-coloured rays, orange, blue, violet, green, and the others, but here we see things not in the light of a single ray at a time, but in the white radiance of day, which is all the colours perfectly blended.

"The separate parts must be, dear child, in life as well as in light, and everyone of your rememberings, each attention to seemingly commonplace duty, each act of self-denial or self-control, and each faithfulness in prayer is one of the separate parts of the good Lent which leads to a blessed Easter when all the many-coloured and often, dull-coloured rays of daily right living will be blended into the one white radiance of a beautiful offering of worship and love to the Risen Lord, whose own life of separate gifts to separate souls, according to the will of His Father, was the road by which He went to the one great gift of Himself for all mankind and to His glorious Resurrection. First, come the little rememberings and doings, and then the glad, high, complete life."

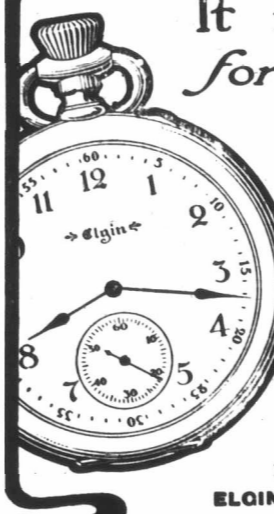
"Oh," Ruth exclaimed, "that means something like the Easter collect, doesn't it? We pray to be good in our little daily lives so that we may evermore live the great, beautiful, whole life with our Lord, 'in the joy of His Resurrection?'"

As she spoke, the flood of light upon the tossing tree branches grew brighter, but when she looked up to the face of her guide, it was no stranger, but her mother, who stood in the full glow of the just-lighted lamp, asking:

"Dreaming in the dark, girlie?"

"Oh, no; in the light," Ruth answered. "I mean in the Easter light which you make when you do all the common red, violet, and green things and they get all put together in a pure, shining whiteness. Oh, I'm not saying it clearly, mother, but you know what I mean!"

"Yes, dear," the wise mother answered, guessing at something of her daughter's dream. "Yes, I think I know. But you must remember who blends the colours and makes the shining whiteness of pure light,



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and remember that when all the little parts of Lent living are for His sake can they make the offering of pure love which we desire to give joyfully to our King on Easter day."—Young Churchman.

THE JAP BABY.

How do you suppose the babies take an airing? In baby-carriages, you say? Of course, not; the Japanese never do anything the way we do it. When the baby's about three days old, it goes out for its first glimpse of the world, strapped on somebody's back, and that's the way it goes every day till it can go on its own feet. Sometimes its mother or its nurse takes it, but very often it rides on the back of a brother or a sister, who is perhaps not more than four or five years old. These little

Torpid Liver Indigestion

Slow passage of the food through the intestines, where the most difficult part of digestion takes place, is the usual cause of indigestion.

As a result of this delay the food ferments and the digestive organs are filled with gas, giving rise to such symptoms as belching of wind, rising of sour taste in the mouth, smothering sensations in the chest, pains about the heart, heart palpitation, headache and dizziness.

To overcome these distressing symptoms the liver must be awakened to action by the use of such a medicine as Dr. Chase's Kidney-Liver Pills.

Once the liver is active there is a good flow of bile, which, as Nature's own cathartic, quickens the pace of the food through the intestines, removes the foul impurities, and restores good digestion and the regular action of the bowels.

Because they positively cure the most common and frequent ills of life Dr. Chase's Kidney-Liver Pills are invaluable as a family medicine. One pill a dose, 25 cents a box, at all dealers or Edmanson, Bates & Co., Toronto.

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HON. JOHN DRYDEN, J. BLACKLOCK
President. Manager.

The twenty-fourth annual head office of the company, in the chair; Mr. W. report was submitted:—

Your directors have ment of the company for duly vouched for by the

The new business of and fifteen applications f thousand three hundred ; accepted.

As in previous years, crease, and the assets of t have now reached \$2,423,9

The security for poli the close of the year to outstanding claims, \$2,213 of uncalled guarantee cap

Policies on seventy-ei of \$156,886, of which \$8,9 including cash divide miums, with annuities, th 425.35.

Careful attention has in first-class bonds, mort amply secured by reserve rate of interest.

Expenses have been efforts for new business.

The results of the y with the preceding year, proval show an advance

The assurances carri which the company hold in addition thereto, a cc

The field officers and are entitled to much cr interests. The members company's service.

Your directors are pl pany for the past two m corresponding months of encouraging.

Premium and annuity in Interest, rents and profit

Paid to policyholders All other payments Balance

Debentures and bonds Mortgages Loans on policies, bond All other assets

Reserve fund Death losses awaiting Other liabilities Surplus on policyholder

Assets Guarantee capital

Total security Policies were issue Total insurance in

Mr. David Dexter, tion of the report, sa adoption the report of In doing so I am plea have had the privileg ing year it shows a g cent. in interest earne 038), in amount of nev in force, 12 per cent. payment of policy con all liabilities.

The profits paid and the payments mac year.

The reserves now in excess of the pres made from year to ye written prior to the y expiration of a term o 1899 and many previc 3 per cent. basis.

The profits to th possible to do so in which may be sumir owing to the method erican companies; the ments; the greater under the modern p I would here rer