

The London Life Insurance Company

The thirty-first annual meeting of the shareholders and policyholders of the London Life Insurance Company was held at the company's new head offices, Nos. 422 to 426 Wellington street, London, Canada, February 12, 1906. The president, Mr. John McClary, occupied the chair, and there were present a number of shareholders and policyholders.

The notice calling the meeting was read by the manager and secretary, J. G. Richter, F. A. S., after which the following report and financial statement were submitted:

THIRTY-FIRST ANNUAL REPORT

The directors of the company beg to submit the annual report and duly audited financial statement for year ending December 31, 1905.

During the year, 15,532 applications for insurance, amounting to \$2,369,906.50, were accepted and policies issued therefor.

The net premium and interest receipts of the year were respectively \$384,142.35 and \$90,823.07, totaling \$474,965.42, an increase of \$45,188.79 over the previous year.

The sum of \$99,779.81 was paid for death claims, matured endowments, surrendered policies and cash profits during the year, an increase of \$23,411 over the previous year.

The insurance in force on the company's books at the close of the year, after deducting all re-insurances, amounted to \$9,113,901.31, under 4,781 "Ordinary" and 55,624 "Industrial" policies—an increase of 3,572 policies for insurance of \$912,704.09 for the year.

The assets of the company, exclusive of uncollected but subscribed capital, amount to \$1,856,455.80, an increase of \$22,241.88 for the year. The company's investments are of undoubted character and would in the aggregate yield considerably more, if realized on, than the amount at which same are taken into account in the financial statement.

The liabilities of the company, under existing policies, and in all other respects, have been provided for in the most ample manner, the whole amounting to \$1,755,271.54. The surplus on policyholders' account, exclusive of uncollected but subscribed capital, is on the company's standard, \$1,148.26, and after deducting paid-up capital, there remains a net surplus over all liabilities and capital, of \$61,183.26, an increase of \$10,657.67 for the year.

The company's business having outgrown the available accommodation for rental, it was necessary to purchase a building for head office requirements. The directors beg to report that they purchased building Nos. 422, 424 and 426 Wellington street, this city, which is being remodelled in such manner as will answer the company's probable requirements in this connection for many years to come. The contemplated improvements were only partially completed at the close of the year, and the building was taken into account in the financial statement at the conservative valuation of \$10,000.00, in accordance with its then state of advancement.

JOHN G. RICHTER, F.A.S., Manager and Secretary.

JOHN MCCLARY, President.

Synopsis of Financial Statement

REVENUE ACCOUNT.		DISBURSEMENTS.	
Interest	\$ 90,823.07	Paid policyholders or heirs, \$	\$9,779.81
"Ordinary" premiums	137,885.05	Dividends and other dis-	
"Industrial" premiums	246,257.30	bursements	165,812.29
		Balance to investment ac-	
		count	209,423.32
	\$474,965.42		\$474,965.42
BALANCE SHEET.		LIABILITIES.	
Mortgages, debentures and		Reserve on policies in force	\$1,992,755.00
stocks	\$1,641,259.50	Accumulating profits and	
Head office building and all		special reserve	41,530.00
other investments	132,919.08	All other liabilities	20,992.54
Outstanding and deferred		Surplus on policyholders'	
premiums	44,119.90	account	111,148.26
Interest due and accrued ..	48,127.42		
	\$1,856,455.80		\$1,856,455.80

ACTUARY'S REPORT.

In harmony with the practice of the past six years, the bases upon which the reserve liabilities of the company have been computed are as follows: For all business issued previous to January 1, 1900, the interest basis is 4 per cent in both the Industrial and Ordinary branches; and for business issued since that date, the interest basis is 3 per cent in the Industrial branch, and 2½ per cent in the Ordinary branch. Not only is the basis upon which the reserves are computed in itself more stringent than the law requires, but in the details of the valuation, particularly in the Industrial branch, reserves are provided by this company in a much more comprehensive manner than is customary with companies doing an Industrial business. As an example of this, it may be mentioned that for Whole Life policies the reserve is provided from date of issue both for infantile and adult ages. The almost universal practice with Industrial companies is to provide no reserve for the new Whole Life business for year of issue; and on infantile policies to provide a reserve only after the insured have reached the age at which the maximum benefit is attained.

In addition to the extra reserve resulting from the practice of the company as above indicated, a special reserve is being accumulated for the purpose of placing all the old business on a 3½ per cent interest basis. This fund, with the contingent fund, now amounts to \$18,000.

The plan of dealing with accruing but uncollected profits, which has been followed by this company for many years and which has always been one of the distinguishing characteristics of the annual statement, has been continued; as strict regard being given to the future liabilities of the company in this connection, as to the liabilities under the guarantees in the policies.

If the reserves were computed strictly in accordance with the Government requirements and no special provision for unapportioned profits made, the surplus on policyholders' account would be \$220,000 instead of \$111,000, as shown by the statement.

In the case of outstanding and deferred premiums, deduction is made for the collection of both renewal and new premiums. In the latter case, although the business issued since that date, the interest basis is 3 per cent in the Industrial branch, and 2½ per cent in the Ordinary branch. Not only is the basis upon which the reserves are computed in itself more stringent than the law requires, but in the details of the valuation, particularly in the Industrial branch, reserves are provided by this company in a much more comprehensive manner than is customary with companies doing an Industrial business. As an example of this, it may be mentioned that for Whole Life policies the reserve is provided from date of issue both for infantile and adult ages. The almost universal practice with Industrial companies is to provide no reserve for the new Whole Life business for year of issue; and on infantile policies to provide a reserve only after the insured have reached the age at which the maximum benefit is attained.

The amount of insurance represented as being in force is very considerable less than would be the case if all the Industrial Infantile policies were counted in full benefit as is the general practice. Since 1900 the amount payable on ages under 10 have been treated as being in force only for which the policy will ultimately be in benefit. This basis applies to all plans and necessarily results in making the showing in regard to business issued, and in force, considerably smaller than would be the case were the ordinary methods followed.

It is satisfactory to again note the fact that the profits estimated five years ago have been fully realized.

ED. E. REID, A. I. A., Actuary.

The president, Mr. John McClary, in moving the adoption of the report, said:

The Directors' Report and accompanying financial statement present the year's operations, and the position of the company at the close of the year, in such detail as to be readily comprehended by anyone having even a limited knowledge of the matters dealt with.

The record of substantial progress that has been characteristic of the company in the past, has been added to the past year; steady and solid progress being apparent in every department of the company's affairs. The new business of the company exceeded the like business of any previous year, and the net increase in total business in force on the company's books at the close of the year also shows a very substantial increase over the business previously in force.

The particulars of the company's investments show that about 85 per cent of the company's funds are invested in mortgages on real estate. It affords me very great pleasure to be able to say that notwithstanding the large percentage of mortgage investments, yielding a much larger interest return than would bonds and debentures, the company has never lost a dollar on this class of investments because of insufficient security, while the losses from every source in this connection aggregate less than \$200.00 during the whole period of the company's history. The other assets of the company are all of undoubted character and are taken into account at a valuation which is considerably below what could be realized at the present time if it were necessary or advisable to dispose of these securities.

While it is of the greatest importance that the funds of the company be safely and profitably invested, it is of equal importance that the liabilities of the company in respect of its outstanding obligations, be ascertained and recognized in a proper manner. The real test of solvency is not, rather by the surplus of assets over liabilities fully ascertained and recognized. The certificate of the actuary shows how fully every requirement has been met, and that the company's own standard in this connection is much more stringent than the law requires.

With the assets of the company on a thoroughly sound basis, and the liabilities provided for in the most comprehensive manner, the surplus of \$1,148.26 over all liabilities and capital, proves beyond question that the company's position financially is all that could reasonably be desired.

I have much pleasure in moving the adoption of the report.

The vice-president, Mr. A. O. Jeffery, K.C., LL.D., D.C.L., in seconding the adoption of the report, said:

As the president has dealt more particularly with the financial position of the company, I wish to direct your attention to other features of the report.

The business issued during the year shows an increase of 14 per cent,

the amount in force shows an increase of 11 per cent, and the amount gained, an increase of 24 per cent over the previous year.

These favorable results have been accomplished without any increase in the ratio of expense to income. Leaving out of account the cost of alterations in office building, this ratio was nearly 2 per cent less than for the year previous, or 32.9 per cent—a very low rate for a company conducting an "Industrial" as well as an "Ordinary" branch.

The interest receipts for the year exceeded the amounts paid for claims, dividends to stockholders, rent of head office, and salaries of head office staff, a statement cannot probably be paralleled in the history of Industrial Life Insurance Companies.

In view of the more enlightened interest taken by the public in general in life insurance matters, it may be noted with satisfaction that this company has never issued tontine policies in the ordinary sense of the term; that an annual accounting of profits has always been made; that the estimates placed in the hands of agents have been fair and honest, as is indicated in the last clause of the actuary's report; that the investments are made on an absolutely non-speculative basis, and that in all respects the interests of the policyholders are carefully safeguarded.

The position of Canadian companies in the estimation of the people of this country is undoubtedly more favorable than ever before; and inasmuch as the sound basis upon which assessment organizations are working is becoming more and more apparent, this company may confidently look forward to a constantly increasing patronage.

The report was adopted unanimously.

The following directors were re-elected for the current year, viz:

John McClary, president; Mr. A. O. Jeffery, vice-president; Wm. Bowman, A. S. Emery, W. F. Bullen, George C. Gibbons, Thos. H. Smallman, T. W. Baker and Judge Bell.

BIG STORM GRIPS MIDWINTER EXAMS

BAY CITY, MICH. AT CONSERVATORY

Hundreds of Men in Saginaw Bay Have Narrow Escape From Death.

Bay City, Mich., Feb. 14.—The lives of 600 men and tens of thousands of dollars' worth of property were in imminent peril on Saginaw Bay last night when they were driven in a panic to the shore by a storm which arose from the northeast. All reached shore in safety, but only with difficulty and after many miraculous escapes.

The bay was not frozen over its entire surface, and when the big waves from the lake were driven in, the ice, a foot thick, was battered into chunks as though with a million sledge-hammers. As the men were busily engaged in their work a cracking, crunching sound was heard thundering beneath them.

Then began a wild fight for safety. Behind them the ice was being driven in with tremendous noise until it mounted to a height of twenty feet in a great jagged ridge which extended along the western shore of the bay for miles. Such a condition, while the ice is as thick as it is, has never been known before.

Street car traffic was tied up completely and heavy sleds created havoc with the overhead wire system. As a result of the worst storms in years, Muskegon is practically shut in from the outside world last night. A furious wind which had been blowing continuously since noon, came with a snowstorm, tied up railroads and street cars.

No damage of a serious sort is reported in the city, but it is thought that in the surrounding country, which is practically at the mercy of the storm, the damage may be considerable. Not only is the lake a gale unquenched in fierceness in years prevailed and there is thought to be damage already done to the piers. In the city all the people are house-bound, as it was almost impossible to get about the streets.

DID NOT HEAR TRAIN

Mrs. Sarah Wilson, of Stratford, Killed by Express Train.

Stratford, Ont., Feb. 14.—It is not likely that an inquest will be held in the case of Mrs. Sarah Wilson, who was struck by an express train bound for London, this morning, and instantly killed.

The accident occurred at the crossing at the corner of Railway avenue and Nelson street. Mrs. Wilson had been down town shopping, and was returning home when the fatality occurred. She was crossing the track and evidently did not hear the train approaching. Her body was thrown a distance of some forty feet, with the result that the unfortunate woman's neck was broken, besides both her arms and legs.

The body was found by Mr. Isaac Riggs. It is stated that the train did not stop after the accident, and it may be that the engineer did not know of the accident.

Masters and Matos.

Toronto, Feb. 14.—The grand council of the Canadian Masters' and Matos' Association today decided to send a delegation to wait on Hon. L. P. Brodeur and lay before him the recommendations that were made to the late Hon. R. P. Fontaine.

One of the recommendations will be that the department either secure from the United States the removal of restrictions upon Canadian vessels entering Lake Michigan, or else compel United States vessels entering the Georgian Bay report at Tobermory. Other reforms asked are the appointment of paid examiners and an amendment to the law regarding the examination of masters and mates.

The Bylaws Go.

Montreal, Que., Feb. 14.—There are to be no more dead bylaws in Montreal if Mayor Ekers has his way. Mr. Ekers called the chief of police and health inspectors and other city officials into his sanctum this morning and informed one and all that he wished every city bylaw and act on the statute book applicable in Montreal strictly enforced.

Catarrh Cannot Be Cured

With LOCAL APPLICATIONS, as they cannot reach the seat of the disease. Catarrh is a blood or constitutional disorder, and in order to cure it you must take internal remedies. Hall's Catarrh Cure is taken internally, and acts directly on the blood and internal organs. Hall's Catarrh Cure is not a quick medicine. It is a regular prescription. It is composed of the best tonics known, combined with the best blood purifiers, acting directly on the mucous surface. The perfect combination of the two ingredients is what produces such wonderful results in curing Catarrh. Send for leaflet, free. F. J. CHENEY & CO., Props, Toledo, O. Sold by druggists, or by mail.

Farrell, London; Merna Glass, London; Jessie Perrin, London.

JUNIOR RUDIMENTS.

First Class Honors—Muriel Dobbyn, Shetland.

Honors—Lettitia Ward, London.

Pass—Olivia Laird, London.

JUNIOR HISTORY.

First Class Honors—Mabel Lyons, London; Bert Weir, London.

Honors—Rosella Phillips, London.

PRIMARY PRACTICAL HARMONY.

First Class Honors—Muriel Dobbyn, Shetland; Ethel Haines, Aylmer; Lauretta Moir, Bryanston; Merle Slute, London.

PRIMARY THEORETICAL HARMONY.

Honors—Lettitia Ward, London.

Pass—Olivia Laird, London.

PRIMARY RUDIMENTS.

First Class Honors—Muriel Draper, London; Amy Dowson, Blake; Margaret Innis, Mount Brydges; Lauritta Moir, Bryanston.

Honors—Gladys Andrus, London; Annie Cowan, Sarnia; Hugh Overend, London.

Pass—Margaret Bragg, London; Pearl Buchanan, Ingersoll; Olive Cook Granton; Maude Ferguson, Walton; Gladys Gibson, Sarnia; Minerva Jones, Brussels; Laura McElmord, Aylmer; Jessie Moffatt, Jamestown; Merle Sheppard, Ingersoll.

HARMONY AND PROSPERITY

A Good Year for the First Presbyterian Church of Westminster.

The annual meeting of the First Presbyterian Church, Westminster, was held in the lecture-room on Monday evening, the 12th inst. Dr. McCrae conducted the opening services. Mr. John W. Laidlaw occupied the chair, and Mr. D. Lawson was secretary.

The meeting was largely attended, and all the reports showed a year of harmony and prosperity.

The printed statement shows that twenty new members were added to the roll, sixteen were by profession of faith, and four by letter.

The managers' report showed a good year, all liabilities being met and a small balance on hand. The contribution to missionary and benevolent schemes show a splendid record, \$1,377 being raised for that purpose. It is pointed out in the session report that considering the large number of families and generous givers that have been lost to the congregation during the past few years, this is the best showing the congregation has made in its history.

Gleaning over the printed list, we notice the instances of liberal giving, not only among the older members, but also among some of the younger members of the congregation.

The Young People's Society, the W. F. M. S., and the Sunday school, all presented excellent reports.

Special thanks are tendered to Mr. Wm. Laidlaw, treasurer of the congregation, Mr. John C. Nichol, treasurer of the mission fund, Miss Mary Belle Nichol, the organist, and the leader and members of the choir, for their faithful and efficient services.

The managers elected to fill the place of those retiring were Messrs. John W. Laidlaw, F. W. Nichol, Norman Anderson, and Wm. Fleming.

Messrs. John Kerr and A. Baty were re-elected auditors. A very delightful meeting was brought to a close by the singing of the Doxology, and the benediction by the pastor. We heartily congratulate Dr. McCrae and the good people of Westminster on their prosperous year.

Professor Chene, of the Edinburgh University, jokingly discussing Professor Osler's theory, says: "There was only one sign when a man should retire—when he refused to allow anyone to help him on with his overcoat."

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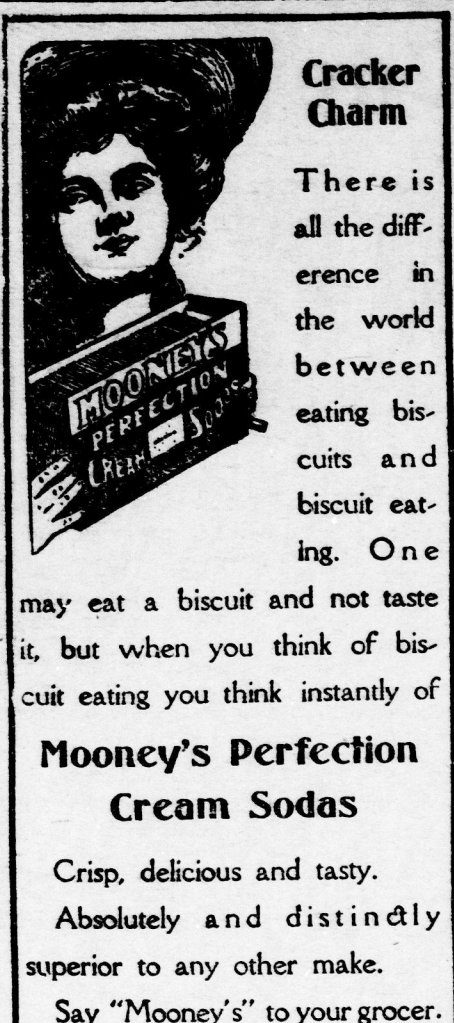
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Cracker Charm

There is all the difference in the world between eating biscuits and biscuit eating. One may eat a biscuit and not taste it, but when you think of biscuit eating you think instantly of

Mooney's Perfection Cream Sodas

Crisp, delicious and tasty. Absolutely and distinctly superior to any other make. Say "Mooney's" to your grocer.

BLOOD HUMORS

PIMPLES BLOTCHES ERUPTIONS FLESHWORMS HUMORS

Many an otherwise beautiful and attractive face is sadly marred by unsightly blotches, pimples, eruptions, fleshworms and humors, and various other blood diseases. Their presence is a source of embarrassment to those afflicted, as well as pain and regret to their friends.

Many a cheek and brow—cast in the mould of grace and beauty—have been sadly defaced, their attractiveness lost, and their possessor rendered unhappy for years. Why, then, consent to rest under this cloud of embarrassment?

There is an effectual remedy for all these defects, it is,

BURDOCK BLOOD BITTERS

This remedy will drive out all the impurities from the blood and leave the complexion healthy and clear.

Miss Annie Tobin, Madoc, Ont., writes: "I take great pleasure in recommending your Burdock Blood Bitters to anyone who may be troubled with pimples on the face. I paid out money to doctors, but could not get cured, and was almost discouraged, and despaired of ever getting rid of them. I thought I would give B.B.B. a trial, so I got two bottles, and before I had taken them I was completely cured and have had no sign of pimples since."

Burdock Blood Bitters has been manufactured by The T. M. M. Co., Limited, for over 30 years, and has cured thousands in that time. Do not accept a substitute which unscrupulous dealers say is "just as good." "It can't be."

COWAN'S PERFECTION COCOA

(Maple Leaf Label.)

It aids digestion, is very nutritious and economical. Half a teaspoonful will make a cup of rich fine-flavored cocoa.

The Cowan Company, Ltd.
Toronto.

NEW YORK CITY. MURRAY HILL HOTEL

40th-41st St. & Park Ave.

One block from Grand Central Depot and Subway and Elevated Stations.

Thoroughly modernized, under new management.

Telephones in all rooms.

European Plan. Table d'hôte.

Rooms.....\$1.50 per day and upward.

Rooms with baths.....\$2.50 per day and upward.

B. L. M. BATES, LOUIS P. ROBERTS.

Canadian Pacific Railway Co.

ATLANTIC STEAMSHIP SERVICE.

St. John, N. B., to Liverpool.

L. Manitoba, Feb. 17. L. Manitoba, Mar. 31. L. Champlain, Mar. 13. L. Champlain, Apr. 14. L. Erie, Apr. 28.

Rates: First cabin, \$47.50 up; second cabin, \$40.

St. John, N. B., to London Direct.

L. Temple, Feb. 18. L. Temple, Apr. 19. L. Michigan, Mar. 13. L. Michigan, May 8.

Carrying third class only, at \$25.00.

Send for summer sailings and full particulars of our two new steamers, "Empress of Britain" and "Empress of Ireland." Apply to steamship and railway agents.

Royal Mail Trains

—via—

INTERCOLONIAL RAILWAY

The Maritime Express

Leaving Montreal at 12:00 (noon), Sundays, carries the European mail, and conveys passengers, baggage, mails, etc., to the steamship wharf at Halifax, arriving on the following Monday.

A Special Mail Train

Leaves Halifax on the arrival of inward mail steamers, with passengers and mail, for St. John, Quebec, Montreal, making connections for Ottawa, Toronto, and all points west, when regular trains do not make close connections at Halifax.

Write for time-tables, descriptive pamphlets, fans, etc., to TORONTO TICKET OFFICE.

51 KING STREET EAST, TORONTO.

KING EDWARD HOTEL BLOCK.

A GUIDE FOR TRAVELERS

GRAND TRUNK RAILWAY.

(Corrected to date.)

MAIN LINE—SARNIA TUNNEL TO SUSPENSION BRIDGE AND TORONTO.

Arrive from the east—4 a.m., 10:45 a.m., 11 a.m., 11:20 a.m., 6:35 p.m., 7:43 p.m., 10 p.m.

Arrive from the west—12:15 a.m., 3:20 a.m., 11:10 a.m., 1:25 p.m., 4:10 p.m., 6:25 p.m.

Depart for the east—12:20 a.m., 3:25 a.m., 8:10 a.m., 11:20 a.m., 2:35 p.m., 4:25 p.m., 6:55 p.m. (Eastern Flyer).

The trains leaving at 8:10 a.m. and 2:05 p.m. stop at all stations. The 8:10 a.m. local, and the 11:20 a.m. and 4:25 p.m. expresses have through coach for Toronto. The Eastern Flyer at 6:55 p.m. stops only at Ingersoll, Woodstock, Brantford and Hamilton, and goes to Toronto.

Depart for the west—4:15 a.m., 7:40 a.m., 11:10 a.m., 11:32 a.m., 1:55 p.m., 8 p.m.

The 7:40 a.m. and the 1:55 p.m. trains stop at all stations. The 11:32 a.m. and 8 p.m. expresses run through to Chicago without change. The 11:10 a.m. express amalgamates with the 11:32 express at Port Huron.

LONDON AND WINDSOR.

Arrive—10:40 a.m., 4 p.m., 6:50 p.m. Eastern Flyer, stops only at Chatham and Glencoe, and 11 p.m.

Depart—6:35 a.m., 11:25 a.m., 2:20 p.m., International Limited 7:50 p.m., stops only at Glencoe and Chatham.

STRATFORD BRANCH.

Arrive—10:40 a.m., 10:55 a.m., 1:20 p.m., 6:35 p.m., 10:55 p.m.

Depart—6:30 a.m., 10:45 a.m., 2:50 p.m., 5 p.m.

LONDON, HURON AND BRUCE.

Arrive—9:45 a.m., 6:10 p.m.

Depart—5:15 a.m., 4:50 p.m.

Trains marked thus * run daily. Those not so marked run daily except Sunday.

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