

The Northern Life

Assurance Company of Canada.

FOURTH ANNUAL REPORT.

The annual meeting of the above-named company was held at its head office in London, Ontario, on Monday, the 11th inst. In the absence of the president, the Hon. David Mills, K. C., the chair was taken by the first vice-president, T. H. Purdom, K. C.

The managing director, Mr. John Milne, read the report of the directors for the year 1900, duly certified to by the auditors, of which the following is a synopsis:

To the Shareholders of the Northern Life Assurance Company:

The operations of the company have been considerably extended during the year. In the Provinces of Ontario, Manitoba, British Columbia and Nova Scotia, the facilities of the company for the transaction of business are much improved, and some months ago the company fairly established itself in the Province of New Brunswick.

We have lately added to the field staff a number of first-class experienced insurance writers and organizers, who are already doing good service. The directors realize that the present creditable position of the company is largely due to the persevering and energetic efforts of its agents.

Applications for insurance were received during the year for \$939,310. Applications approved and policies issued for \$332,010. Total insurance in force, end of the year, \$2,065,200.

Total amount paid in death claims since the organization of the company, \$1,000,000.

The business of the company shows an increase in the following respects as compared with last year:

Total cash income, 1900	\$ 63,714 59
Total cash income, 1899	45,180 73
Increase	\$ 18,533 81
Total assets, Dec. 31, 1900	\$255,746 67
Total assets, Dec. 31, 1899	234,186 90
Increase	\$ 21,559 77
Guaranteed reserve for security of policyholders, Dec. 31, 1900	\$81,250 59
Guaranteed reserve for security of policyholders, Dec. 31, 1899	61,373 00
Increase	\$ 19,877 59

The above increases have been made, while the total expenses of management compared with the cash income, shows a decrease of 13 per cent.

The sum of \$255,746 67, showing in three years and nine months, a substantial gain of \$42,560 67, after the payment of all expenses of management, organization and death claims.

Financial Statement.

CASH INCOME.	
Premiums, interest, etc.	\$96,714 59
DISBURSEMENTS.	
Death claims	\$ 12,704 71
Paid for surrendered policies	132 36
Commissions, salaries and all other expenses	47,129 52
	\$ 59,966 59
Excess of cash income over expenditure	\$ 6,747 60
ASSETS.	
Debentures, mortgages and other interest bearing securities	\$208,522 56
Premium notes, premiums due and deferred, accrued interest, etc.	31,944 17
Cash in office and bank	2,823 29
All other assets	12,456 61
	\$255,746 67
LIABILITIES.	
Reserve for security of policyholders	\$ 81,250 59
Surplus for security of policyholders	\$174,496 08
Capital stock subscribed	\$345,800 00
Capital stock paid-up	\$213,450 00

The directors are gratified by the public confidence which the company enjoys.

Respectfully submitted,

DAVID MILLS.

The vice-president, Mr. Purdom, in moving the adoption of the report, regretted the unavoidable absence of the president, who has always taken an active part in the affairs of the company. He thought the report showed several facts on which the company was to be congratulated. Its agencies were in a more thorough state of efficiency than ever. A substantial gain in the assets of \$42,560 67 had been made, and the company had the confidence of the public. If the same persistent and intelligent work in building up the company's business was continued, the future was bright. He gave to it in the past, the profits which both policyholders and shareholders would receive, should be satisfactory. The insurance written during the expired portion of 1901 indicated a large percentage of increase over any previous year.

Mr. Long, second vice-president, in seconding the adoption of the report, said he did so with pleasure. He would like that every effort be made to continue the best class of agents in the company's service. He believed the Northern would have a successful future, and agreed with what Mr. Purdom had said.

The report was unanimously adopted.

The following directors were re-elected for the ensuing year and at a subsequent meeting of the board, the officers as designated below were re-appointed.

Directors.

President, the Hon. David Mills, K.C., Minister of Justice, London and Ottawa; first vice-president, T. H. Purdom, Esq., K.C., London; second vice-president, Thos. Long, Esq., Toronto; medical director, J. D. Balfour, Esq., M.D., London. Lord Strathcona and Mount Royal, Montreal, Can., and London, Eng.; Matthew Wilson, Esq., K.C., Chatham; John Ferguson, Esq., manufacturer, London; Lieut.-Col. Francis B. Leys, M.P.P., London; W. S. Calvert, Esq., M.P., Napier; Robert Ferguson, Esq., M.P.P., Thamesville; N. H. Stevens, Esq., manufacturer, Chatham; John Davis, Esq., capitalist, Windsor; Francis Love, Esq., police magistrate, London; Lieut.-Col. A. P. Sherwood, A.D.C., Com. Dominion police, Ottawa; John Purdom, Esq., contractor, London; M. McGugan, Esq., M.P., Mount Brydges. John Milne, managing director.

Western Ontario.

Daniel Black, of Wallaceburg, died on the 11th inst., at the home of his brother Archie.

Christopher McMillin died at his home in West Oxford recently, at the age of 93 years.

Rev. D. W. McCamus, of Cobourg, has received a call to Sarnia, which he will likely accept.

Mr. McGregor, of Mount Brydges, has purchased the general stock of Mr. J. Letts, and is selling it out.

E. E. Meyer has sold the goodwill and subscription of the Weekly Berlin Express to the Berlin News-Record.

R. G. Wallace, of Montreal, will succeed A. E. Williams as manager of the Bank of Nova Scotia in the town of Berlin.

An invitation has been extended Rev. W. Godwin to continue his pastorate in Grace Methodist Church, St. Thomas, for a third year.

Burglars effected an entrance into Thos. Craig's store, Ridgeway, on the night of the 11th inst., by boring holes through the panel of the back door that gives entrance to the cellar.

Thomas Reid, who has resigned his position as chief of the Walkerville fire department, after eighteen years' service, will be succeeded by Alex. Leavitt, who has been the assistant chief.

Bill No. 24, respecting the South Ontario Pacific Railway Company, for extension of time, was called in the railway committee at the House of Commons on the 14th inst. The bill is the continuation of the C. P. R. to Detroit and the Niagara River from Woodstock. The bill was reported favorably.

The members of the Elgin Historical Society have asked the premier for a grant to aid in the erection of a statue to Col. Talbot. The statue will be unveiled at St. Thomas in May, 1902. The total cost of the statue will be \$15,000, towards which the county has contributed.

Prompt Relief for Coughs, Colds, Asthma, Bronchitis, Hoarseness and Sore Throat.

LONDON'S DEMOCRATIC BISHOP!

Has a Most Unusual Conception of the Dignity of His Office.

The Times' Scoop of the Civil List To Be Investigated—India's Inhabitants—A Gift of Half a Million.

A DEMOCRATIC BISHOP.

London, March 14.—The Right Rev. A. F. Winnington Ingram, Bishop of Stepney, who is on the eve of taking up the duties of the See of London, to the bishopric of which he was recently appointed, has made an opportunity to indicate that he has a conception of the dignity of the office which is far different from the aloofness popularly associated with the position of a great bishop. In addressing a meeting of workmen in White-chapel, he said the first question he asked, when appointed to the bishopric of London, was whether he would be allowed to leave the others, Fulham Palace and London House, the two metropolitan residences attached to the see. To his great regret he was told that this was impossible. He half apologetically added that, as Bishop of London, he would be obliged to keep a carriage, but if any of his audience happened to see him driving in lonely state, he hoped they would give him a lift.

THE TIMES' SCOOP.

London, March 15.—In the House of Commons today, the chancellor of the exchequer presented the report of the select committee on the civil list, with reference to the publication of the London Times' confidential statements on the subject and recommended the speaker to take steps either by the exclusion of the Times' representative from the house or otherwise, as he saw fit, to prevent a recurrence of such an offence. The speaker promised to render an early decision.

NEW SUBMARINE BOATS.

London, March 15.—Now that the British government has admitted that it is building submarine boats, the Vickers Company has given out their corrected dimensions and other particulars. They will be 63 feet 4 inches long, have 11 feet 9 inches beam, and have a submerged displacement of 120 tons. The main engine, of the gas-turbine type, will be 160 horse power. The boats will carry enough fuel to steam 400 knots. The maximum surface speed will be 9 knots. The main motor will be electric, giving a submerged speed of 7 knots. They will be propelled by a battery of 200 cells, expelling torpedoes under a variety of conditions. The armament of these boats will consist of a single torpedo expulsion tube, located in the bow of the vessel. They will be able to carry four torpedoes, each 11 feet 8 inches long.

ARMY ESTIMATES ADOPTED.

London, March 16.—Under a threat from Mr. Balfour of a Saturday sitting, the house sat until 1:30 this morning, and adopted the chief items of the army estimates, the amount being £1,000,000. The estimates were adopted before the close of the financial year.

INDIA'S CENSUS RETURNS.

Calcutta, March 15.—Complete census returns give the population of India as 34,000,000, an increase in the last decade of 7,000,000. The population of the Punjab, Baluchistan, Sindh, Chhota Nagpur, and Sikkim territory, enumerated for the first time, a net increase is shown of only 1.4 per cent, which is due to improved census methods. Thus the population is not for the first time stationary. Owing to two famines, partially from disease and a great decline in the birth rate, the native states show excessive declines.

A DUEL OFF.

Lausanne, Switzerland, March 15.—The duel which had been arranged to take place today between M. Paul Deroulet and M. Andre Buffet, has been abandoned in consequence of the authorities having issued a decree excluding both the would-be combatants from Switzerland.

STUDENTS HELD FOR MURDER.

Vienna, March 15.—A Bucharest telegram to the Free Press says Alexander Gandiano, a student, 19 years of age, and a son of the general of the same name, who was formerly an assistant to the King of Serbia, has been arrested for the murder of a widow of the name of Julia Jarca.

210,000 FOR AN INFIRMARY.

Newcastle, March 15.—Watson Armstrong, heir of the late Lord Armstrong, the well-known gunmaker, will present £210,000 to the Victoria Hospital, which has been long unfinished because of a lack of funds. He says that had his great-uncle lived long enough to know of Queen Victoria's death, he would have been the first to build the hospital bearing her name.

RELIGIOUS DIFFERENCES IN PORTUGAL.

Madrid, March 15.—Censored dispatches from Lisbon confirm the reports of serious differences in royal circles respecting the treatment of the religious congregations. Queen Marie Amelie is said to be chagrined at the attitude of King Charles, which is antagonistic to the congregations, and it is said, she has decided to go on a journey. The Marquis de Pombal has resigned the post of grand master of the court ceremonies in consequence of a decree of the king unfavorable to the congregations. The king has accepted his resignation, and has appointed his successor.

TRADE PARALYZED.

Kingston, Jamaica, March 14.—The British steamer Texan (Capt. Lund), from Liverpool, via Colon, reports that trade is totally paralyzed in Colon in consequence of rebel activity in the neighborhood. Fighting is going on in several quarters, but without important results.

PRIZE FOR AMERICAN SOLDIERS.

London, March 15.—During the debate on the army estimates in the House of Commons today, Lieut.-Col. Arthur Hamilton Lee (Conservative), who was British military attaché with the United States during the Spanish-American war, and subsequently was military attaché with the British embassy in Washington, said the American recruits in physique and intelligence were superior to any other troops in the world. He pointed out that the American term of service was only three years, with an option

of re-enlistment, of which advantage is usually taken. He also pointed out the high pay of the American soldiers, and the fact that the rate was increased 20 per cent in time of war or when on service abroad.

FRENCH MILITARY AFFAIRS.

Paris, March 15.—At a cabinet council held in the Elysee Palace yesterday the question of reducing the French military service to two years was deliberated. Gen. Andre, minister of war, explained that the solution of the question depended upon the re-establishment of a system for the re-engagement of the large body of men who remain in the ranks as professional soldiers. It is estimated that in order to enable the reduction in the existing effective force 10,000 re-engagements and the suppression of all dispensations from all compulsory service will be necessary, and that special conditions for certain branches of the army will also have to be adopted—notably the cavalry. If the experiment is satisfactory the two-year system will be definitely considered. Its establishment would cost 20,000,000 francs a year.

FOR FEMALE EMIGRATION.

London, March 14.—At a meeting today of the British Women's Emigration Society, Colonial Secretary Chamberlain advocated the sending of English women to the colonies—and recommended that the work be greatly expanded. He also recommended the raising of a special fund for the purpose of encouraging emigration of women to the South Africa. Mr. Chamberlain said he thought the time had arrived when the bulk of England's emigration should go to strengthen her own colonies. He pointed out that there were over a million more women than men in Great Britain. The natural result was that the extra women were debarrd from the fullness of life here, and were justly sent to another land in the struggle for existence. On the other hand, in the colonies, the disproportion between the male and female population was just the reverse.

WOLSELEY AND LANDSDOWNE!

Former Commander-in-Chief Refutes the Charges of Army Mismanagement.

Says the Country Was Not Prepared for War in South Africa—Motion for Papers Defeated.

London, March 15.—The House of Lords was unusually crowded today in anticipation of the reply of Lord Wolseley, the former commander-in-chief, to the criticism of the former war secretary, Lord Lansdowne, now secretary for foreign affairs.

Lord Wolseley, in his opening remarks, said he regretted being compelled to discuss a personal matter, but he could not pass unchallenged the severe comments of Lord Lansdowne on the manner in which he had performed the duties of commander-in-chief. Lord Lansdowne's personal criticisms had been premeditated. His indictments were grave, and it almost seemed as if the personal attack had been made in order to divert attention from the question at issue and to lay upon the commander-in-chief blame for the mistake made by the government. Until the recent debate he had never had reason to suppose that he did not possess the full confidence of Lord Lansdowne and the cabinet. Early in 1900 circumstances occurred which left him no alternative but to resign, which he had done. If he had possessed the confidence of the cabinet that had been an opportunity which might legitimately have been used to appoint another commander-in-chief.

Lord Wolseley then proceeded to refute the specific charges launched by Lord Lansdowne. He said he had made every effort to improve the auxiliary forces. In February, 1896, he recommended that additional troops be sent to South Africa, and recommended strengthening the Natal garrison and the defensive occupation, not of the town of Ladysmith, but of the Biggarsberg range, which was situated in the advance of the Natal garrison. He had never considered Ladysmith and its surrounding hills to be tenable. Lord Wolseley admitted that in common with all the other authorities he had underestimated the fighting power of the individual Boer. Three weeks before Mr. Kruger's declaration of war he had urged Lord Lansdowne to send out an army corps, early in 1900, and five battalions for the lines of communication. In addition to the 10,000 troops already in South Africa. Such a comparatively small number of troops employed early had often achieved results which five times their number could not produce later. The mobilization of this force at that time would have produced a considerable effect in South Africa. If the country had not been prepared at the outbreak of war it had not been because he had not urged the gradual and unostentatious reinforcement of the forces.

Lord Wolseley concluded with saying: "I have said as little as possible consistently with any justice to myself. The noble marquis made strong personal statements which were not supported. I have made my reply, which is also unsupported. I cannot, however, leave the matter thus. I feel I am amply justified in moving that all the papers be laid on the table. I am prepared to prove by official documents all I have said."

LANDSDOWNE'S REPLY.

Lord Lansdowne, in replying, said he thought Lord Wolseley's reply comprehended the purpose of his own speech when he said it had not been a personal attack on himself (Lord Lansdowne). Proceeding, Lord Lansdowne questioned the accuracy of some of Lord Wolseley's statements. He reminded the latter how, after the Glencoe disaster, he (Wolseley) had suggested that the British should fall back behind the Tugela river. If the suggestion had been given earlier it might have saved one of the most untoward disasters of the war.

THE MOTION REJECTED.

Lord Salisbury said he thought it undesirable that all the papers referring to the debate should be circulated. He was not aware that any personal charges had been made against Lord Wolseley. Lord Rosebery enumerated Lord Lansdowne's charges against Lord Wolseley, and said they were personal in the judgment of the mass of the house, and the man in the street. He alluded to Lord Wolseley's historic career, now closed, and defended his slight misjudgment of purpose in suggesting to improve the war office system.

Lord Wolseley's motion that all the papers be laid on the table was rejected by a vote of 61 to 22.

Military Appointments.

In addition to other militia changes already published, the following have been announced: 22nd Regiment, the Oxford Rifles—Lieut. S. T. Blackwood resigns his commission, and is permitted to retain the rank of Lieutenant on retirement. To be Lieutenants, Second Lieut. C. F. Thompson, to complete establishment. Second Lieut. J. G. Dunlop, vice S. T. Blackwood, retired.

25th Regiment, Middlesex Light Infantry—Lieut. W. R. H. Dunn, having been appointed to a commission in the Imperial army, his name is removed from the list of officers of the active militia. 27th Lambton Regiment, St. Clair Borders—To be Lieutenants, Second Lieut. F. Lewis, vice J. P. McMillan, promoted; F. Symington, to complete establishment upon augmentation. C. W. McKirrick, vice R. I. Towers, promoted; M. D. Mackenzie, vice L. Swift, retired. To be Second Lieutenant, G. K. Johnston, gentleman, vice L. J. Lydon, deceased.

29th Volunteer Regiment—To be Second Lieutenant provisionally, C. H. Bechtel, gentleman, vice G. B. Pearson, retired.

30th Regiment, Wellington Rifles—W. J. A. Campbell, gentleman, having been discharged from special service in South Africa, is reinstated as a superannuated Second Lieutenant. To be Second Lieutenant, Supernumerary Provisional Second Lieut. W. B. Leadley, retired.

31st Grey Regiment—J. H. Rorke, gentleman, having been discharged from special service in South Africa, is reinstated as a Lieutenant, with rank and seniority from 12th of May, 1899.

6th London Field Battery—The name of Major C. O. Fairbanks is removed from the list of officers of the active militia.

SPECIALIST BEATEN

The Case of a Montreal Gentleman, to Whom the Greatest Physicians Could Not Bring Health, Cured by Dodd's Kidney Pills.

Montreal, Que., March 11.—At 1398 St. Denis street, this city, lives Mr. St. Denis, a well-known physician, who is very ill with kidney trouble. He tried the local physicians, but to no purpose. He summoned from New York city an eminent specialist. He failed to even relieve Mr. Lapierre.

At last, when very much run down, and so ill that he could not turn in his bed, he used Dodd's Kidney Pills. He is better. He says: "For years I suffered excruciating pains. I was treated by leading physicians and specialists, one from New York City. All failed to cure me. At last, I could not turn from one side to the other in bed."

I read a paper of Dodd's Kidney Pills. The first box helped me, and kept on. Now my kidneys don't trouble me at all."

BUSINESS CARDS.

STORE AND OFFICE FITTINGS, grill work to any design, or anything in wood that you require for your store, or residence, made to order, at the City Sash and Door Company. T. R. Howard, manager. 207 King street. ywt

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J. A. GAULD, ARCHITECT, 27 1/2 DUNDAS STREET. ywt

MOORE & HENRY, ARCHITECTS AND LAND SURVEYORS, CIVIL ENGINEERS. John M. Moore. Frederick Henry.

McBRIDE & FARNCOMBE—ARCHITECTS AND SURVEYORS, 213 DUNDAS STREET. C. C. McBride, F. W. Farncombe, H.S.C.E.

HOTEL CARDS.

ALBION HOTEL, 157 DUNDAS STREET. Rates, \$1.50 per day. Choicest wines, liquors and cigars. Jacob Obernesser, proprietor.

LADYSMITH HOTEL, 400 CLARENCE STREET. Everything bright and new. Rates, \$1 per day. Charles Stevens, proprietor.

BRITANNIA HOUSE, CORNER WEL- LINGTON and York. Particular attention paid to transient trade. Rates, \$1 and \$1.50. J. Heffernan.

THE IRROQUOIS, TORONTO, CANADA. Popular hotel, popular prices. Newly fitted and refurbished. James K. P. Foley, proprietor, late Hotel Royal, Hamilton.

O'NEIL HOUSE, CORNER TALBOT and York streets; new and convenient tables. Wm. Collins, proprietor.

THE ST. LAWRENCE HOTEL, MON- TREAL. Centrally located, and first-class in every respect. H. Hogan, proprietor.

ROYAL HOTEL—OPPOSITE G. T. R. depot. Central location. First-class in every respect. J. D. Fleming, proprietor.

OFFICE RESTAURANT—CHOICE liquor, liquors and cigars. Meals at all hours. D. Sara.

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T. H. LUSCOMBE—BARRISTER, SOLICITOR, etc., 189 DUNDAS street, near Richmond. Money at lowest rates.

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GIBBONS & HARPER—BARRISTERS, etc., London. Office corner Richmond and Carling streets. George C. Gibbons, Esq.; Fred W. Harper.

JARVIS & VINING—BARRISTERS, etc., 101 DUNDAS street. C. G. Jarvis; Jared Vining, B.A.

McEVROY, POPE & PERRIN, BARRIS- TERS, solicitors, Robinson Hall Cham- bers, opposite court house. Money to loan.

W. H. BARTRAM—BARRISTER, SOLICITOR, etc., Office, 99 DUNDAS street, near Richmond. Money at lowest rates.

T. W. SCANDRETT—BARRISTER, SOLICITOR, etc., 99 DUNDAS street, London.

GREENLEES & BECHER—BARRIS- TERS, etc., Canadian Loan Company Building, corner Richmond and King streets, London. Ont. Thomas H. Fur- dum, K.C.; Alexander Purdom.

JOHNSTON & CASEY, BARRISTERS, etc., 90 DUNDAS street. E. H. Johnston, Avery Casey.

J. EDWARD BLAND, ATTORNEY AND COUNSELOR-AT-LAW, Wayne County Bank Building, Detroit, Mich. Collections and commercial law.

BUCHNER & MILLS—BARRISTERS, etc., 99 DUNDAS street, London. Tele- phone 52. Money to loan at lowest rates.

STUART, STUART, ROSS & BUCKE- BARRISTERS, solicitors, etc., office 207 DUNDAS street, southeast corner Dundas and Richmond streets. Stuart, K.C.; Duncan Stuart; D. C. Ross, LL.B.; A. T. Bucke, B.A.

EDUCATIONAL.

BOOK-KEEPING, SHORTHAND, TYPE- WRITING penmanship, etc.—A complete business or literary course at the Western Ontario Shorthand and Business Academy, 76 Dundas street. Every graduate guaranteed a situation. For terms apply to W. C. Coe, C.S.R., 76 Dundas street. ywt

THE HARDING HALL GIRLS' SCHOOL, LIMITED. A Boarding and Day School. Summer term begins April 15. For prospectus apply to Mrs. J. E. Weiss, 681 Talbot street.

VETERINARY SURGEONS. JOHN H. WILSON, VETERINARY Surgeon. Office and residence, 445 Rich- mond street. Telephone 430.

J. H. TENNANT, VETERINARY SUR- GEON—Office, 137 King street. Resi- dence, 100 DUNDAS street. Telephone 275. Treatment of dogs a specialty. "Phones 275 and 638.

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DR. O. I. CUNNINGHAM, DENTIST—Honorary graduate Toronto and Chicago. Office, 686 Dundas street.

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DR. W. S. WESTLAND, DENTIST—Post graduate in crown and bridge work, Chicago. Edge Block, Richmond street. "Phone 562. Residence, 357 Queen's avenue. "Phone 420.

DR. G. H. KENNEDY, DENTIST—Successor to the late Dr. Davis. Special- ized, preservation of natural teeth. 170 Dundas street. "Phone 955.

WOOLVERTON & BENTLEY, DENTISTS—215 Dundas street, next Eddy Bros., over Calverton & Lawrence, druggists. Telephone 225.

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RESIDENT LADY PALMIST, 427 WEL- LINGTON street; hours, 2 to 10; 25c and 50c.

MUSICAL INSTRUCTION. J. T. WOLCOTT, ORGANIST FIRST Methodist Church, teaches piano organ and composition. Address 9 Prospect avenue. xxt

CHARLES E. WHEELER, ORGANIST St. Andrew's Church, receives pupils in piano, pipe organ, harmony and in singing. Both elementary and advanced tuition given. Studio, 255 King street.

MR. W. H. HEWLETT, ORGANIST, Dundas Center Methodist Church, teacher of piano, organ, theory and composition. 415 Queen's avenue. Tele- phone 134.

DR. JOHN D. WILSON, OFFICE AND RESIDENCE, 350 Queen's avenue. Special attention paid to diseases of women and children. Office hours, 12:30 to 4 p.m.

DR. E. B.