



Clear, Frosty  
Winter Weather

Is so bracing, and invigorating that it often tends to over exertion, without our being aware of it.

Most of us lead such sedentary lives that when we take much exercise we often feel fatigued and depressed instead of refreshed. At such times a cup of

"Hot Bovril"

will supply the nourishment, and stimulation required, sending a glow through the entire system.

For a change, try it some time with a dash of cold milk.

Add milk to suit your taste as if you were preparing a cup of tea.

SUBSCRIPTION LISTS NOW OPENED  
FOR THE CHAMPLAIN MONUMENT



THE CHAMPLAIN MONUMENT.

(Continued from page 1.)  
If the local government and the Mayor and aldermen shall come forward in this matter the balance remaining to be raised would not be very large. There has been apparent public apathy in this matter, but all who recall the really magnificent celebration of the tercentenary will be quick to realize that the people are not indifferent to this project but only have been waiting a definite start. That definite start has now been made, and there is a determination to carry the movement through to a successful conclusion at the earliest day possible. Many prominent citizens are already on record as favoring the erection of this noble monument and that there is very general approbation of the plan cannot be doubted. Several sites have been mentioned, but none has been definitely selected. There will be time enough for that later on when the \$10,000 required has been raised.  
Mr. McCarthy today will call upon the Mayor, and thereafter he and others will confer with as many citizens as possible in order to invite subscriptions. Those are ready to give can do so merely notifying The Telegraph or The Evening Times. These journals will be glad to receive and to acknowledge promptly and all subscriptions.  
Some in the community may have read some of the essential facts concerning the Champlain monument plan in their memories it is thought well to reproduce here the following regarding it, written by D. Russell Jack in his interesting magazine, "Acadiensis".  
When it was learned by the citizens of St. John that a memorial was to be erected to Sieur de Monts at Annapolis

Where is  
Your Hair?  
In your comb? Why so? Is not the head a much better place for it? Better keep what is left where it belongs! Ayer's Hair Vigor, new improved formula, quickly stops falling hair. There is not a particle of doubt about it.  
Does not stain or change the color of the hair.  
J. C. Ayer & Co., Lowell, Mass., U.S.A.

TEACHING CHILDREN  
TO BE GOOD CITIZENS

A Couple of Educational Experiments in the United States--The School City and Its Work--Ernest Thompson-Seton's Plan.

(Toronto Mail and Empire).  
Now that the whole subject of education raised by the discussion over the Ontario government's effort to improve the lot of the school teacher, it is interesting to note a couple of educational experiments that have been made in the United States. Although the wages of teachers in proportion to the earnings of artisans are no better than in Ontario, there is a movement on foot to increase them in several states. No people in the world is better suited to the idea of educated citizens are the greatest asset of any nation than is the United States. In no land are more experiments made, and in no country are the great educationalists more in touch with the every-day life of the people. From these and other causes we should expect the United States to be one of the world's leaders in the matter of education.

THE SCHOOL CITY.  
The School City is the name of an important experiment that was made in Philadelphia a few years ago, and described at the time in this column. It is still flourishing, and promising to spread all over the country. Its originator is William L. Gill, who spends his time traveling and lecturing, with excellent results, as might be gathered from his remarks before the League for Political Study in New York the other day. He told the story of the regeneration of Marie Parole, one of the most difficult pupils a school teacher ever had to deal with. We quote it from the New York Tribune of February 10, 1906.  
Marie Parole was a naughty girl. Every teacher who had ever taught her agreed with every other teacher in calling her a torment and a plague. There were five hundred other small girls from 6 to 15 years old in her school, down the street of Brooklyn Bridge, but Marie broke the record as a truant, a slattern, and a mischievous pupil. By-and-by, a school city was organized in that school, and Marie was elected almost unanimously representative from her room to the common council. Her teacher was so angry she could hardly speak. The next day Marie was on hand bright and early. No truancy for her. Soon there entered a pupil, tumbled and dirty. Marie told her aside and labored with her.  
"Don't you know we are citizens now, and we don't do that sort of thing?"  
Another girl came in late. Marie buttolled her.  
"Don't you know we are citizens now, and we don't do that sort of thing?"  
Two years later the teacher who had been so angry when Marie was elected to the common council voluntarily admitted that there had been no influence in the school so great, so sweet, and so clean as Marie's--not even a teacher's.

which he has completed a statue of Sir John A. Macdonald in the Queen's park, Toronto, which cost \$12,000; a bronze statue of Col. Arthur T. H. Williams, M. P., at Port Hope; the monument to the soldiers who fell in the South African war, at Halifax, N. S.; which cost \$10,000, and which was, by the way, the first memorial of the kind to be erected in the empire; and similar monuments at Charlottetown, Ottawa, and Brandon. Mr. MacCarthy has designed a very striking bronze statue, a South African memorial not yet completed, which is to be erected at Quebec.  
It is to be hoped that the provincial government of New Brunswick, as well as the Mayor and corporation of the city of St. John may vote a considerable sum, \$2,500 each, if possible, towards the completion of the undertaking as by this method all classes of the community would contribute to the perpetuation of the memory of the man who gave his life to Canada, and to our noble river, one of the finest in all America, the name by which through three centuries it has continued to be known.

P. E. ISLAND MUST  
HAVE FAIR PLAY

(Charlottetown Guardian).

The terms of union with Canada in 1872 were entered upon with bright expectations. We were to receive from the Dominion, among other things, a subsidy of eighty cents per head of population, to be augmented in proportion to the increase until the population amounts to four hundred thousand--think of that! The Dominion undertook to "assume and defray all the charges for sundry services, including among others:  
"Efficient steam service for the conveyance of mails and passengers, to be established and maintained between the island and the mainland of the Dominion, winter and summer, thus placing the island in continuous communication with the Intercolonial and the railway systems of the Dominion."  
The maintenance of telegraphic communication between the island and the mainland of the Dominion, and such other charges as may be incident to and connected with the services which by the British North America Act, 1867, appertain to the general government, and as are or may be allowed to the other provinces."  
That the population of Prince Edward Island having increased by fifteen thousand and upwards since the year 1861, the island shall be represented in the house of commons by six members."  
And on Saturday, June 24, 1873, Lieutenant Governor Robinson, having "heartily congratulated" the members on "the bright future which awaits this province as a member of the powerful and prosperous Dominion of which Prince Edward Island will form no unimportant part," prorogued the legislature.  
Such were the bright expectations of thirty-four years ago. How have they been realized?  
Where is the hoped for 400,000 of population? Scattered from Texas to the Yukon.  
Where are the six members of the house of commons? Already reduced to four, and with a further reduction to three when the next census is taken four years hence.  
Where is the "efficient steam communication winter and summer" and the "continuous communication with the Intercolonial"? How "bright" and "conspicuous" it is and has been we know only too well. Where are all those other services such as above recited, "and allowed to the other provinces"? The rapid, cheap, through transit by freight and express? Yet in the distance, after a lifetime of denial.  
Where is the telegraphic communication with the mainland? The cable lies dead at the bottom of the sea.  
Where is now the "bright future," and the "no unimportant part" of the powerful and prosperous Dominion," on which Governor Robinson congratulated us in 1873? The hopes and anticipations that

FORMING CHARACTER.  
Suppose Josie Carr had been subject to the same influences as Marie, would the criminal records of Toronto have ever been blackened by the record of her terrible crime? The aim of the school city is the formation and cultivation of the spirit of citizenship. Each school is organized like a municipality. It has its courts, its police, its mayor and aldermen and civic officials--all pupils elected by their fellow-pupils. Into the hands of these officials is confided the management and discipline of the pupils while they are at school. The teachers attend to the purely scholastic part of the work. Some such principle has been recognized for generations at the great English public schools, where the senior boys govern the juniors.

MAKES HEALTHY CHILDREN.  
Ernest Thompson-Seton is the author of an experiment that promises to make nature-study popular. It has some of the ideas of the school city, for it contemplates organization as a first step. But the boys and girls are organized as an Indian tribe. They are then transported to the country, and a camp is made. The life of an imaginary tribe of Indians is imitated as closely as possible, the idea being to throw a glamour over proceedings that might otherwise savor too much of labor and study. The end sought is not more educational than hygienic. It has been shown that the yearly outdoor life of the greatest value to the health of the children, who store up energy and enthusiasm to carry them through the remainder of the school year. In districts where land for the camps is available the Thompson-Seton idea should be well worth a trial.

then shone so bright and so near have proved a cruel mockery. They have faded off, untouched and untested.  
Can we go on this way? Impossible! The Guardian is in daily communication with tens of thousands of the intelligent people of Prince Edward Island. No one of them all has said, hinted or written to us that we change our mind.  
We must have justice in the union, or liberation from the bond!

Hon. R. J. Ritchie will be the chief speaker at the public temperance meeting in the rooms of the Every Day Club, Waterloo street, on Sunday evening. The chair will be taken by J. N. Harvey at 8.30 o'clock, and the meeting will last one hour.

THE GROWTH  
OF CULTURE

The day is past when culture and true social enjoyment were confined to the few--to the privileged classes. We live in a day of enlightenment and democracy. Equal educational advantages, equal opportunities for culture and enjoyment of those things in life that are best worth while.  
The luxuries of yesterday are the necessities of today, and in the musical world nothing is more noticeable than the demand of all classes for the highest possible grade of piano. The piano manufacturer who meets this demand is never slack for want of orders.  
THE  
New Scale Williams  
PIANO  
is Canada's greatest piano. Its improvements and latest features have gone far toward creating a better appreciation of good music all over Canada. It more nearly approaches the ideal piano than any other.  
Its tone, quality, construction and architectural beauty are unequalled. For good music, for accompanying the solo voice or chorus of song, great artists all over the world are loud in its praise. And yet it is a Canadian instrument--perhaps the highest exponent of Canadian industry.  
If you will fill in the coupon below, cut it out and send it to the Williams Piano Co., we will send you ABSOLUTELY FREE SEVERAL BEAUTIFUL BOOKLETS, "The Making of a Great Piano," etc. We will also tell you of easy purchase plans that will interest you.  
The Williams Piano Co. Limited,  
Oshawa, Ont.  
Please send a note of all our booklets. Please send a note of all our booklets. Please send a note of all our booklets.  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
57

W. H. JOHNSON & CO., Ltd  
7 Market Square, St. John,

Thirty-Fifth Financial Statement  
OF THE  
Confederation Life  
Association

For the year to DECEMBER 31st, 1906.



CASH STATEMENT.	
RECEIPTS.	DISBURSEMENTS.
Net Ledger Assets, Dec. 31, 1905.....	To Policy-holders.
1906.....	Death Claims.....
\$30,671,696.43	\$389,781.09
Premiums.....	Redemptions.....
First Year.....	253,508.56
206,801.30	Annuitants.....
Renewal.....	22,846.87
1,284,671.38	Surrendered Policies.....
Amnesty.....	\$1,640.39
41,628.37	Cash Profits.....
\$1,531,800.98	\$ 792,392.89
Less Re-Ass'ce.....	Expenses, Commissions, etc.....
10,803.34	444,468.50
\$ 1,521,297.59	Dividends to Stockholders (Per one and one-half years to Dec. 31, '06)
Interest.....	22,500.00
\$ 488,227.44	Net Ledger Assets, Dec. 31, 1906
Rents, Net.....	11,318,967.33
43,595.49	
Profit, Sale of Securities, Net	
94,127.47	
\$12,648,707.42	\$12,648,707.42

BALANCE SHEET.	
ASSETS.	LIABILITIES.
Mortgages.....	Reserve on Policies and Annuitants (He 3, 5, and 4 1/2).....
\$4,990,130.73	\$10,928,289.00
Bonds and Debentures.....	Death Claims accrued, not adjusted (including Claims not collected).....
3,392,255.78	108,222.00
Stocks.....	Installment Claims, Death and Endowment, not due.....
421,968.51	22,500.00
Policies, other Companies.....	Policy-holders Profits declared but not yet due.....
914.79	60,044.00
Real Estate, including Company's Buildings at Toronto and Winnipeg.....	Capital Stock Paid-up.....
1,407,886.02	100,000.00
Loans on Collaterals.....	General Expenses.....
5,949.64	9,023.95
Loans on Company's Policies.....	Current Accounts.....
1,299,730.74	2,406.89
Sundry Items.....	Cash Surplus above all Liabilities (Company's Standard).....
3,355.00	630,271.41
Cash in Banks and H.O.....	
104,192.91	
Interest Due and Accrued.....	
288,659.12	
Net Outstanding and Deferred Premiums (Excess Reserve included in the Liabilities).....	
390,889.76	
\$11,958,918.00	\$11,958,918.00

Audited and found correct.  
R. F. SPENCE, F.C.A. }  
A. C. NEFF, F.C.A. } Auditors.

J. K. MACDONALD,  
Managing Director.

INSURANCE ACCOUNT.	
Applications Received.....	(Gain over 1905, \$137,283.00)
New Insurance Written.....	(Gain over 1905, \$65,787.00)
INSURANCE IN FORCE.....	(Gain over 1905, \$2,619,100.00)
	\$ 45,119,516.00

The amount of the New Insurance written in Canada, as well as the total New Insurance written, exceeds that of any previous year.  
The ratios of expenses to Premium Income and to Total Income are less than for 1905.

ANNUAL MEETING.

The Annual Meeting of the Association will be held at the Head Office, Toronto, on February 12th, 1907, at the hour of 2.30 p.m. Holders of participating policies are entitled to vote and take part in the business of the Meeting. Full reports will be printed and distributed shortly after the meeting.

OFFICERS AND DIRECTORS:

W. H. BEATTY, Esq., President.

W. D. MATTHEWS, Esq., FREDY WYLD, Esq.,  
VICE-PRESIDENTS.

W. C. MACDONALD, SECRETARY AND ACTUARY  
HON. JAMES YOUNG, S. NORDHEIMER, Esq., J. K. MACDONALD, MANAGING DIRECTOR.  
A. McLEAN HOWARD Esq., E. B. OSLER, Esq., M.P., GEO. MITCHELL, Esq., M.P.P.  
WILLIAM WHYTE, Esq., D. S. WILKIE, Esq.

HEAD OFFICE - TORONTO, CANADA.

STRANDED CLYDE  
LINER MOVED SOME

Chatham, Mass., Jan. 18--After more of the cargo has been removed from the stranded steamer Onondaga by means of the temporary gangway built from the vessel to the beach, the revenue cutter Gresham and tugs Mercury and Underwriter again attempted this afternoon to dislodge the steamer from her sandy cradle on Onondaga beach. They succeeded in turning her bow around to the northeast some seventy-five feet, and dragged her straight ahead for a distance of about thirty-five feet. The cutter's hawser then parted, and the attempt was abandoned. The cutter and tugs laid by tonight and will make another attempt at high water tomorrow morning, and, encouraged by their success today, it is hoped that the vessel may then be floated.

WILL FORCE TORONTO  
RAILWAY TO PUT ON  
MORE STREET CARS

Toronto, Jan. 18--Following up the conclusion reached at the conference in the mayor's office that the city should apply to the Ontario Railway and Municipal Board for relief from the wrong inflicted by the Toronto Railway Company, the board of control this morning passed the following:  
"The board recommends the city solicitor be instructed to make application forthwith to the Ontario Railway and Municipal Board to compel the Toronto

Railway Company to remedy the overcrowding of their cars in accordance with the terms of the agreement, by providing sufficient cars for the proper accommodation of passengers."

Geo. H. Waterbury and Edward L. Ring were in Moncton yesterday to attend the funeral of ex-Mayor Givan.

The train service in Bulgaria is greatly disorganized owing to a strike of the employees of the railroads. The authorities intend to summon all striking railroad men to join the colors, all of them belonging to the army reserve, and they will then be drafted into the engineers corps and detailed for duty on the railroads.

"You've tried the rest  
Now try the best."  
KING  
EDWARD VII  
SCOTCH.  
Its mellowness suits every palate and  
its wholesomeness is unparalleled.  
Greenlees Brothers  
Distillers, Argyleshire