

not consider it one at all, for there was a look of surprise in her gray eyes, and an almost indignant tone in her voice as she answered: "Why, of course, I help her. I always help her to do things all the time; she hasn't anybody else. Mother'n me's partners."

Little girl, are you and mother partners? Do you help her all you can?—Kind Words.

"THANK YOU."

Everybody likes little Carl Rosenbloom, he is so cunning and small and fat. He has lived in America just a little while, and he can speak only two English words. It sounds so funny to hear him say, "Thank you," to whatever is said to him that no one can help from smiling.

One day Carl was trudging along with a basket of clothes. He was a droll little figure, with his chubby legs and round, fat arms.

Some boys playing marbles on the pavement were quite amused at this comical sight, and they began to laugh and shout, "Sausage bags."

"Now, Carl did not understand a word, but he saw they were speaking to him, so he turned his dear little face to them with the sweetest of smiles, and said, "Thank you."

You should have seen how ashamed the naughty boys looked then! One of them smiled and nodded at little Carl, another gave him a nice red apple, while another took his big basket and carried it for him.—Sunday Afternoon.



**Nestlé's Food**  
Paves the Way  
for the  
March of Life

**PROGRESS** from infancy to sturdy, healthful youth is safeguarded and made secure by the use of Nestlé's Food. Sold all over the world for the past thirty years. Now being used by the third generation of mothers.

If you have a baby, send us your name and address, and we will forward you, prepaid, a large package of Nestlé's Food, sufficient for eight full meals. Address

LEEMING, MILES & CO.  
Sole Agents, - - MONTREAL

WHAT SULPHUR DOES.

For the Human Body in Health and Disease.

The mention of sulphur will recall to many of us the early days when our mothers and grandmothers gave us our daily dose of sulphur and molasses every spring and fall.

It was the universal spring and fall "blood purifier," tonic and cure-all, and mind you, this old-fashioned remedy was not without merit.

The idea was good, but the remedy was crude and unpalatable, and a large quantity had to be taken to get any effect.

Nowadays we get all the beneficial effects of sulphur in a palatable, concentrated form, so that a single grain is far more effective than a tablespoonful of crude sulphur.

In recent years, research and experiment have proven that the best sulphur for medical use is that obtained from Calcium (Calcium Sulphide) and sold in drug stores under the name of Stuart's Calcium Wafers. They are small chocolate coated pellets and contain the active medicinal principle of sulphur in a highly concentrated, effective form.

Few people are aware of the value of this form of sulphur in restoring and maintaining bodily vigor and health; sulphur acts directly on the liver, the excretory organs, and purifies and enriches the blood by the prompt elimination of waste material.

Our grandmothers knew this when they dosed us with sulphur and molasses every spring and fall, but the crudity and impurity of ordinary flowers of sulphur were often worse than the disease, and cannot compare with the modern concentrated preparations of sulphur, of which Stuart's Calcium Wafers is undoubtedly the best and most widely used.

They are the natural antidote for liver and kidney troubles and cure constipation and purify the blood in a way that often surprises patient and physician alike.

Dr. R. M. Wilkins, while experimenting with sulphur remedies, soon found that the sulphur from Calcium was superior to any other form. He says: "For liver, kidney and blood troubles, especially when resulting from constipation or malaria, I have been surprised at the results obtained from Stuart's Calcium Wafers. In patients suffering from boils and pimples, and even deep seated carbuncles, I have repeatedly seen them dry up and disappear in four or five days, leaving the skin clear and smooth. Although Stuart's Calcium Wafers is a proprietary article, and sold by druggists, and for that reason tabooed by many physicians, yet I know of nothing so safe and reliable for constipation, liver and kidney troubles and especially in all forms of skin disease as this remedy."

At any rate people who are tired of pills, catharics and so-called blood "purifiers," will find in Stuart's Calcium Wafers a far safer, more palatable and effective preparation. "No." He succeeds who refuses to be distracted from his great tasks as a Christian, and who strikes for the main matters of life.

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

TWENTY-SECOND ANNUAL STATEMENT.

The twenty-second annual meeting of the shareholders of the Federal Life Assurance Company of Canada was held at the head office of the company in Hamilton, on Tuesday, March 1st, 1904. The president, Mr. David Dexter, in the chair. The following reports and financial statement were submitted:—

DIRECTORS' REPORT.

Your directors have the honour to present the report and financial statement of the company for the year which closed on the 31st December, 1903, duly vouched for by the auditors.

The new business of the year consisted of one thousand nine hundred and fifty-seven applications for insurance, aggregating, \$2,841,250, of which nineteen hundred and sixteen applications for \$2,748,172.50 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 \$251,572.89, and have now reached \$1,893,960.70, exclusive of guarantee capital.

The security for policyholders, including guarantee capital, amounted at the close of the year to \$2,763,960.70, and the liabilities for reserves and all outstanding claims, \$1,711,200, showing a surplus of \$1,052,760.70. Exclusive of uncalled guarantee capital, the surplus to policyholders was \$182,760.70.

Policies on seventy lines became claims through death, to the amount of \$130,234.62, of which \$2,000 was re-insured in other companies.

Including cash dividends and dividends applied to the reduction of premiums, \$41,770.78, with annuities, the total payments to policyholders amounted to \$204,018.49.

Careful attention has been given to the investment of the company's funds, in first class bonds, mortgage securities, and loans on the company's policies amply secured by reserves. Our investments have yielded a very satisfactory rate of interest.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business.

The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the directors for your approval show an advance of fifteen per cent. in assets.

The assurances carried by the company now amount to \$14,945,249.56, upon which the company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

The field officers and agents of the company are intelligent and loyal, and are entitled to much credit for their able representation of the company's interests. The members of the office staff have also proved faithful in the company's services.

Your directors regret to report the death of Mr. T. H. Macpherson, the second vice-president of the company, and a valued member of the executive committee. The vacancy thus caused was filled by the election of the Rev. Dr. Potts.

DAVID DEXTER, President and Managing Director.

AUDITORS' REPORT.

To the President and directors of the Federal Life Assurance Company: Gentlemen: We have carefully audited the books and records of your company for the year ending 31st December last, and have certified to their accuracy.

The cash and journal vouchers have been closely examined and agree with the entries recorded.

The debentures, bonds, etc., in the possession of the company have been inspected, whilst those deposited with the Government or banks have been verified by certificate the total agreeing with the amount as shown in the statement of assets.

The accompanying statements, namely, revenue and assets and liabilities, show the result of the year's operations, and, also, the financial position of the company. Respectfully submitted,

H. S. STEPHENS,  
Hamilton, 1st March, 1904. CHARLES STIFF, Auditors.

FINANCIAL STATEMENT FOR 1903.

Premium and annuity income .....	\$497,931 77	
Interest and rents .....	76,264 63	
		\$ 574,196 40
Paid to policyholders .....	\$204,018 49	
All other payments .....	172,378 68	
Balance .....	197,799 23	
		\$ 574,196 40

ASSETS, DECEMBER 31st, 1903.

Debentures and bonds .....	\$549,742 20
Mortgages .....	639,431 93
Loans on policies, bonds, stocks, etc. ....	280,538 58
All other assets .....	424,247 99
	\$ 1,893,960 70

LIABILITIES.

Reserve fund .....	\$1,641,509 38
Claims awaiting proofs .....	38,500 00
Other liabilities .....	31,190 62
Surplus on policyholders' account .....	182,760 70
	\$ 1,893,960 70
Assets .....	\$1,893,960 70
Guarantee capital .....	870,000 00

Total security .....	\$ 2,763,960 70
Policies were issued assuring .....	\$ 2,748,172 50
Total insurance in force .....	\$14,945,249 56

The foregoing reports and statement were received and adopted on the motion of President David Dexter, seconded by vice-president Lieut.-Col. Kerns.

The retiring directors were re-elected, and at a subsequent meeting of the directors the following officers were re-elected: Mr. David Dexter, president and managing director; Lieut.-Col. Kerns and Rev. Dr. Potts, vice-presidents.