

THE  
**DOMINION  
BANK**  
PAYS SPECIAL ATTENTION TO  
**SAVINGS  
ACCOUNTS**

THE  
**HOME BANK  
OF CANADA**  
ORIGINAL CHARTER 1854  
QUARTERLY DIVIDEND

Notice is hereby given that a Dividend at the rate of Six Per Cent, per annum upon the paid-up Capital Stock of this Bank has been declared for the three months ending the 28th of February, 1909, and the same will be payable at its Head Office and Branches on and after Monday, the 1st day of March next. The transfer books will be closed from the 14th to the 28th of February, both days inclusive.

By order of the Board,  
JAMES MASON, General Manager.  
Toronto, Jan. 23, 1909.

Head Office 8 King St. W., Toronto  
SIX OFFICES IN TORONTO

The Pioneer  
Trusts Corporation  
of Canada

After twenty-five years' successful management of trusts of every description the Corporation confidently offers its services as

ADMINISTRATOR  
EXECUTOR  
GUARDIAN  
TRUSTEE  
ASSIGNEE  
RECEIVER  
LIQUIDATOR or  
GENERAL AGENT

to those requiring a trustworthy and efficient medium to undertake such duties.

The Toronto General  
Trusts Corporation

Ottawa Toronto Winnipeg



Church  
Chime  
Peal  
**BELLS**  
Memorial Bells a Specialty.  
Methuen Bell Foundry Co., Baltimore, Md., U.S.A.

**MENEELY BELL COMPANY,**  
22-24 & 26 RIVER ST., TROY, N. Y. 177 BROADWAY, NEW YORK.  
Manufacture Superior  
CHURCH, CHIME, SCHOOL & OTHER  
**BELLS.**

first bearing the pastoral staff and the second the primatial cross. His Grace was followed by the remainder of his chaplains.

**FLOWER OF THE FIELD.**

By David Lyall.

James Maitland walked away from the snug little farmhouse, sheltered so cosily in the bend of the hill, with a curious feeling of regret that he had come to the end of his stay.

He had left London worn out in body and in soul, tired of all things, and more particularly of man. Here he had once more become captain of his soul. He was an artist, who had a high repute in quarters where he valued recognition, but he was not a successful man as the world counts success. His work only appealed to the few.

He had a very small income, left from his mother's estate, which sufficed for his immediate personal needs, and he was a solitary man, whose needs were few. At thirty-five he remained unmarried, and, so far, had not seen the woman for whose sake he would relinquish his freedom.

Some of his colleagues, whose finer ambitions had become tainted, doubtless in some cases of necessity, in the market place, were fond of saying that the two pounds per week which Maitland's mother had toiled and saved for him had been his undoing.

Certainly it had altogether prevented what he would have called any prostitution of his art, and had enabled him to paint exactly what he liked and to dream a good deal, instead of facing the actual realities, perhaps the responsibilities of life.

Physically he was not a strong man, and he believed that he would not be a long-lived one. He, therefore, proposed to get what seemed to him the best out of life. He had come upon the old farmhouse in one of his wanderings through Dorset, of which county he was very fond. He had often made Wareham his headquarters as he tramped, with knap-sack, across the delectable country, finding both joy and inspiration in its remoteness, in the unworldliness and charm of the people. At Pear-Tree Farm he had come across all that was best in Dorsetshire country life. Carping folks said the Powers were not real Dorset folks, but merely half-breeds; but, in spite of that, there had been Powers in Pear-Tree Farm for five generations in direct descent, which is good enough to establish a family's right to be considered native to the soil. Old Bertram Power himself was a picture of the old yeoman type, which is fast passing from England, without leaving anything half so good in its

**A Woman's Sympathy**

Are you discouraged? Is your doctor's bill a heavy financial load? Is your pain a heavy physical burden? I know what these mean to delicate women—I have been discouraged, too; but learned how to cure myself. I want to relieve your burdens. Why not end the pain and stop the doctor's bill? I can do this for you and will if you will assist me.

All you need do is to write for a free box of the remedy which has been placed in my hands to be given away. Perhaps this one box will cure you—it has done so for others. If so, I shall be happy and you will be cured for 2c (the cost of a postage stamp). Your letters held confidentially. Write to-day for my free remedy. MRS. F. E. CURRAH, Windsor, Ont.

THE  
**DOMINION LIFE ASSURANCE CO.**  
HEAD OFFICE, - WATERLOO, ONT.

The Annual Meeting of the Shareholders of The Dominion Life Assurance Company was held at the Head office of the Company, Waterloo, Ontario, on Friday, the 5th instant, at 1.30 p.m. The Annual Report presented by the Board of Directors discloses the fact that the Company has just completed the most successful year in its history. The following is a resume of the year's operations.

**1. New Business.** During 1908 there were issued and revived policies to the amount of \$1,543,466. The largest amount ever written in one within the history of the Company, showing an increase over 1907 of \$227,938.

**2. Assurances in Force.** The assurances in force amount to \$8,171,153, showing a very substantial increase for the year.

**3. Premium and Interest Income.** The total net cash income from premiums amounted to \$253,495.94, and from interest, rents and profit on sale of securities, \$91,015.94, making the total cash income \$344,511.88, an increase for the year of \$35,714.93. The interest receipts alone were almost sufficient to pay all expenses of management.

**4. Assets and Liabilities.** The total assets of the Company are now \$1,620,361.68, an increase for the year of \$211,249.92. These assets are of first quality and well secured, including no stocks or speculative securities. The liabilities of the Company amount to \$1,351,861.11, consisting for the most part of reserves held for the protection of policyholders. It may here be stated that the Company's reserves are about \$60,000 greater than is required by the Dominion Insurance Act. The Act provides that life companies shall value all their policy liabilities on a 34% basis on and after January 1st 1915, and the Company is anticipating this requirement by setting aside at the end of 1908 a sum exceeding \$11,000 towards that purpose. The ratio of assets to liabilities to policyholders is 119.8%.

**5. Surplus.** The surplus to the credit of policyholders, on the high standard of valuation adopted by the Company now amounts to the substantial sum of \$268,500.57, and on the Government standard to about \$328,500.00. The surplus earnings for the year amounted to \$69,906.00, and after paying out of this dividends to policyholders and to shareholders and providing for surplus accretions to policies, there was left a balance of \$38,427.25 to be carried forward. This surplus places the Company in a very strong position, and the profits which The Dominion Life is paying to its policyholders are perhaps unexcelled by any other Canadian company.

**6. Payments to Policyholders.** The payments to policyholders amounted to \$49,097.34. During the year 1908 the Company experienced a very favorable mortality rate, the actual losses by death being only 37% of those expected under the Mortality Table.

**7. Earning Power.** The average rate of interest earned upon the invested assets of the Company has increased from 6.89% to 7.02%. When it is known that not one dollar of the Company's invested funds has ever been lost and that the existing investments are in a most satisfactory state, this high rate of interest must be very satisfactory to policyholders.

THOMAS HILLIARD,  
President and Managing Director.

J. B. HALL, A.I.A.  
Secretary.

place. In Power, Maitland had found a gentleman in the best sense of the word—a man of fine feelings, of high integrity, of unimpeachable steadfastness of purpose, unafraid to speak his mind, and fearless before God and man. His wife was a dainty picture of what the house-mother should be, and, thank God, very often is. They twain together made the perfect whole. They had one child, a slip of a girl called Nancy, altogether too dainty for the common uses of the world. And yet she had a sturdy little heart and a fearless tongue, and sometimes a merry wit. Maitland had been very happy with them, giving them of his best, and getting in return, ah, he did not know how much! But that morning he had begun to fear. He had told them at the breakfast-table that he must leave them next day, and that the most delightful rest-time he had ever experienced must come to an end. And he had seen with a sudden qualm a sort of grey shadow creep over the sweet face of Nancy Power, which could have but one meaning. He was not a vain man, but he understood women, and he had seen the signs. As he walked to the place where he had the finishing touches to put to his picture, he was holding a sort of mental court-martial on himself.

Although he was very honest, he could not find much to blame. He forgot to take into account his natural kindness and chivalry, his fine camaraderie which had tempted him to treat Nancy Power as a good comrade. He remembered as he walked sundry discussions that had taken place at the London club to which he belonged regarding the possibility or tangibility of disinterested friendship betwixt men and women. And always they had been scoffed at and altogether ruled out of court.

During the last five weeks he had established a studio on the face of a little hillock, which commanded a wonderful panorama, to be met with nowhere out of Dorset. It was a scene which required an immense canvas, and Maitland had not been sparing. He loved the place, and wished to depict it as he had seen it, to pourtray its wideness, its bright particular charm, which lay in the weird effects of mysterious sheets of water, all connected by little waterways, the haunts of the wildfowl, broken here and there by sparse and lonely trees, over all the brooding of a great silence.

The picture was nearly finished, and he looked at it with satisfaction, if not with pride. Nancy had promised to come and see it nearing comple-