

### THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

The Canadian business of the above Company, for 1898, shows:—

A substantial increase in

New assurances completed and paid for.

A decrease in death claims.

A large addition to the Assurance funds.

An increase in the rate of interest earned.

The ratio of Management expenses, and Commission, to net premium income, has been further reduced.

THE DOUKHOBOR.—And how many, one is led at once to ask, are backsliders? Mr. Aylmer Maude, the translator of Tolstoi's "What is Art?" and the pioneer of the Doukhobor in Canada, admits frankly enough, in the New York *Outlook*, that there are backsliders. "Not every Doukhobor lives his life free from the evils of covetousness. In their dealings with the rest of the world they are scrupulously honest and faithful in performing all that they undertake; but still the money element—which, by their own showing, is a sure sign that service is being rendered, not from love, but from some lower motive—is present in the transaction." Wherever the barbarous Russian Government has left them alone they have prospered; and even when banished to the inclement Wet Mountains of the Caucasus, where even the barley crop failed as often as it ripened, and left at the mercy of wild hill-tribes, they have prospered and inspired respect. There were a few years ago fully 20,000 Doukhobors; there are now hardly 7,500 preparing to emigrate to the Canadian prairies. Of the 13,000 or 14,000 who are no longer in their ranks, many have died, have been banished to Siberia, are in prison, or are lost from sight in exile in out-of-the-way parts of the Caucasus; but by far the larger part have not had the moral courage to withstand terrible persecution.—The "Outlook."

**DEATH . . . . .**  
**DISABLEMENT . . . . .**  
**AND DISEASE . . . . .**  
TOTAL OR PARTIAL  
covered in policies issued by  
**THE OCEAN ACCIDENT & GUARANTEE CORPORATION**  
(LIMITED)  
**OF LONDON**

**CAPITAL . . . . . \$5,000,000**  
**DOMINION DEPOSIT . . . . . 1,083,300**

HEAD OFFICES FOR CANADA: **Temple Building, MONTREAL**  
**ROLLAND, LYMAN & BURNETT, General Managers**

#### CANADIAN ADVISORY BOARD:

WM. M. RAMSAY, Esq., Manager Standard Life Assurance Co., and Director of the Molsons Bank.  
E. B. GREENSHIELDS, Esq., of S. Greenshields, Son & Co., Director of the Bank of Montreal.

**A. DUNCAN REID, Superintendent of Agencies**

FUNNIER, IF TRUE.—Not without its comic side is the story of the fire at Peebles, says the London, England, correspondent of the New York *Chronicle*. When the conflagration broke out the brigade turned out with the steamer, and were just about to attend to the fire when it was discovered that the engineer was away at Edinburgh and nobody else knew how to get up steam. Eventually a printed sheet of instructions was discovered and anxiously studied. Some time passed by, but, when at last the rather obscure instructions were puzzled out and the enlightened brigade were setting about getting up steam, it was announced that the fire had gone out.



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**W. ROGERS**  
KNIVES, FORKS, SPOONS.



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MANUFACTURERS OF

### Sterling Silver and Fine Electro-Plated Ware

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Specialties

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MONTREAL.

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Manager for Canada

## SUN

INSURANCE  
OFFICE

FOUNDED A.D. 1710

HEAD OFFICE

Threadneedle Street. - - London, Eng.

Transacts Fire business only, and is the oldest purely fire office in the world. Surplus over capital and all liabilities exceeds \$7,600,000.

CANADIAN BRANCH:

**15 Wellington Street East, - Toronto, Ont.**  
**H. M. BLACKBURN, Manager.**

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.