## WILL LONDON GET LINE FROM SARNIA TO BUFFALO?

Largely Depends Upon the City Mr. Erb was asked in regard to the possibility of having a road constructed from Sarnia to Burfalo. In regard to this he stated as follows:

Through From Sarnia.

Vice-President Erb and General Manager Carpenter Speak of Their Plans.

Marquette Railroad arrived in this city a road through St. Thomas, but should last evening on their tour of inspection which they are making of the Lake through the city of London, the word-Erie and Detroit River Railway. These ing of our application will not affect Ont., a respected citizen, 80 years of age, writes: "About this time last year I were Mr. Newman Erb, vice-president; Mr. M. J. Carpenter, vice-president and general manager; E. Summerfield, of be that to pass through this city would New York, and Mr. J. T. Odell, of New mean going out of our road, and our the doctor. I drank some hot water, New York, and Mr. J. T. Odell, of New York, and Mr. J. T. Odelle, of New York, and Mr. J. T. Odelle, of New 5, arriving from Niagara Falls at 6:15, outweigh any small distance which it last night. For a few hours in the with evening they talked over matters with last night be necessary to go to get to ney-Liver Pills, and soon got better. Ever since then I have taken Dr. Chase's last night. inspecting, as far as time allowed, the date. facilities and connections of the road which they control, and as a result it is expected that important changes may e made during the coming summer. Before leaving at an early hour this morning for Sarnia, via St. Thomas, they were interviewed by an Adver-

tiser reporter. The general manager and his secretary were having early breakfast in their elegantly appointed car, when the newsman made his call, while the rest of the party were in the other car performing the same pleasant duties. Both the first vice-president and the general manager expressed the opinion that the facilities for handling freight were not sufficient at this terminal, and thought something would need to be done in this respect. Mr. Erb also spoke of the matter of building a line from Sarnia to

WANT TO ENTER BUFFALO.

or the Lake Erie and Detroit River frontier, and it is our intention to push this matter as soon as possible. Plans are being made so that while the grade will be for single track, the future will be anticipated in the matter of bridges, and these will all be built for double creases to any extent, and we hope it seen, expressed himself much along the without any trouble.

LEASE TOO SHORT.

it is, from the short inspection that we the carrying trade of the L. E. and D. ported from committee. have made, that there is great need of R. R. in the way of improvements, increased track facilities for freight. would be met, and they intended work-The passenger business will be attended to very well, and I see no reason tension from St. Thomas east. With refor building a new station or anything of that kind. But I think that it might be well for us to enlarge our freight-handling capacity. We should like to make extensive improvements

We intend to continue the Shenango No. 1, and expect that the coalcarrying business will increase materially, so that we may find it advisable to put on another ferry there.

JOTTINGS FROM NEARBY PLACES

NORTH DORCHESTER.

North Dorchester teachers met at opening days will be the 25th, 26th and Dorchester Station on Friday, March 6, with the president, Mr. Dale, in the chair. Opening devotional ex-How's This?

How's This?

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

Sold Bernold Berno ercises were conducted by Rev. Mr. Veale. After the president's address 'Method of Teaching Phonic Reading," Miss Howard; "Elementary Arithmetic," Miss McLellan; "Grammar," Mr. McNiven; "Advanced mar," Mr. McNiven; "Advanced History," Mr. Dale. The papers were followed by lively discussions, in which many took an active part. During the business meeting the election of officers for the ensuing year resulted as follows: President, Miss McLellan; vice-president. Mr. Dale; secretary-treasurer, Mr. Stanley; committee, Miss Ruddick and Mr. Warren.

MOUNT BRYDGES.

Woods, last week. Church will give an oyster social at the church next Tuesday night, the 17th pillars to prey upon the trees next inst. Admission, 25 cents. A good pro- summer.

We hope to build a line right from

tion to your Parliament for the fran-chise, and if this is obtained we shall at once commence operations towards starting the road. A line from Sarnia would be a distinct advantage. At present the L. E. and D. R. R. runs from Sarnia down to Detroit and then east. By heading for Buffalo from Sarnia we could make a decidedly shorter line; in fact we could save 40 Four prominent officials of the Pere plication provides for the franchise for we desire to make any changes in regard to the route, such as passing

"This road will be modern in every way. We intend to make the grade single track, but, as in the other case, will provide for double tracking as far as the bridges are concerned. The line will not be only the shortest one from Port Huron to Buffalo, but it will be as complete in every way. We expect there will be a great deal of traffic on this line, which will no doubt do much towards increasing the business of the localities through which it will pass. We are sure of a large amount of traffic from this point, Port Huron being a place to which we can bring a large amount of trade. The freight business from that division is large, and the passenger traffic is likewise important, and with a short Fort Erie, and the entrance of that road route to Buffalo this would be much into Buffalo, and the extension of the increased. We would not only have present L. E. and D. R. R. east of St. enough left for our Pere Marquette traffic from the Detroit division, but also from the Saginaw valley and that portion of Michigan north and west "We are at present on a tour of in- of Port Huron. We now have in serspection and have just come from Buf- vice at Port Huron a ferry, but it is falo, where we have been looking over not large enough to meet the demand the ground with a view to acquiring a that we expect and hope will be made right of way into that city. We have, upon it. For that reason we are having constructed another ferry, which road, have, a charter now to construct will be as large as anv and as up-toa road from St. Thomas to the Niagara date. I cannot say just when it will be ready to be put into requisition.'

INCREASED FACILITIES NEEDED.

Mr. M. J. Carpenter, who is the vicepresident and general manager of the Pere Marquette and L. E. and D. R. road? Well, as the lease stands at pre-towards the entrance of their road into sent we cannot do a great deal. Certain that city. Whatever was necessary to ing as fast as possible on the road exference to the proposed line from Sarnia to Buffalo he said in part:

WANT SHORT ROUTE. "You see, what we want is a short all along the line, and no doubt would road there. We now have the two here in the city of London, if it were sides of the triangle, and we are now not that the lease will run out in such after the hypotenuse, which, of course, a short time. It would scarcely war- signifies that there will be a distance rant us in making large investments saved. To make this road the shortest and expending large sums of money in possible might mean the passing by of improving the London and Port Stanley London instead of coming through it, road with only about ten years but I rather think that it would not so run. Had we a sufficient- materially affect the distance whether lease, no doubt we we came through this city or through should do these things. As it is, how- St. Thomas. It may be that it would ever, I expect that it will be necessary be advantageous to come through here. for us to do something in respect to Of course, a great deal depends upon this freight business. Of course, we whether we get the right of way and are in hopes that it will be necessary, how far the city will go towards makfor we hope that the business will go ing it possible for us to do this. We do not know yet what either London or boat traffic as well as the road traffic short route to Buffalo. The question we hope to see increase. Whatever is of entering the city, what advantage, if necessary to the carrying trade on any, it would be, the natural difficulties Lake Erie shall have attention from of the country or otherwise, and a great doubt that as soon as we get the fransteps towards the building of the road."

Mr. S. Bond has rented his harness shop to Mr. Lamont. We wish him

Mr. W. Lockwood has moved to the village and there are other farmers looking for houses. The Misses McGugan have establish-North Dorchester, March 12. - The ed millinery parlors in this village. Their

How's This?

bottle. Sold by all Druggists.
monials free.
Hall's Family Pills are the best.

The late fall and winter months offer Mount Brydges, March 11.-Mr. and Mrs. G. Woods, of Kerwood, were the guests of the former's brother, Dr. tent caterpillar. The eggs then form masses on the twigs, that can be easily The Ladies' Aid of the Methodist detected and scraped off. Every nest

Because it makes the digestion of good nourishing food easy

Angier's Petroleum Emulsion is prescribed by physicians for all wasting diseases

Sold by Druggists

ANGIER CHEMICAL COMPANY, BOSTON, MASS., U. S. A.

GRAND ORANGE A COMFORT LODGE MEETING

Though 80 Years of Age Mr. Kennedy Was Made Well and Kept Well by the Use of DR. CHASE'S

As age creeps on it is almost invariably the kidneys and liver that get sluggish and deranged, leave poisonous impurities in the system and cause, rheumatism, lumbago, lame and aching back and limbs and disorders of the

digestive and excretory organs. Dr. Chase's Kidney-Liver Pills have proven themselves the greatest comfort to the aged, entirely freeing them of the sufferings arising from these derangements and insuring the return of good health. This letter is a sample of many at this office:

Mr. Robert Kennedy, of Wingham, it. Just where we shall proceed it is writes: "About this time last year I difficult for us to say at present; not was suddenly taken sick with severe until surveys have been made. It may pains in the bowels. I got so ill that be that to pass through this city would my wife became alarmed and sent for

"I then began using Dr. Chase's Kidevening they talked over matters with have to be decided upon at a later Kidney-Liver Pills regularly, and with grand master, the local clergymen and care, every week, and sometimes twice members of the town council. week, and I am in as good a state of health as can be expected at my advanced age. I give credit for my good health to the use of Dr. Chase's Kid-ney-Liver Pills."
Dr. Chase's Kidney-Liver Pills, one

pill a dose, 25 cents a box. At all dealers, or Edmanson, Bates & Co., Toron-

WABIGOON POISON CASE The Postmaster of Dalhousie Has

Been Rearrested.

Dalhousie, N. B., March 12. - The little town of Dalhousie is in the throes of excitement over an alleged second phase of the postoffice robbery Postmaster Johnson has been rearrested and held on suspicion of having sent poisonous confectionery to Wabigoon, Ont., where his alleged accomplice, Geo. Chiverton, was sent after the \$500 was stolen from the town

Business Is Being Rushed -An Early in politics, but they were every time. Closing Expected.

Winnipeg, March 12. — The Roblin Government franchise act was debat-R., with headquarters at Detroit, when ed in the house Tuesday, Hon. Thos. creases to any extent, and we hope it seen, expressed himself much along the will, we can double-track the system without any trouble. was also of the opinion that there was and Lyons taking part. Mr. Greenway some need for increased freight facilities and hoped that something would to the old system of preparing voters' "What changes do we contemplate in be done in this respect. They had been lists, but it was voted down by 23 to regard to the London and Port Stanley to Buffalo, he said, and had taken steps 10. Business is being rushed through

SHOOTING WITH INTENT

Belleville Man Will Have to Explain grand Before Assizes Court.

assize court here yesterday the case col. Belcher, Southampton; deputy against James Oliver, charged with grand treasurer, Wm. Foster, Toronto; shooting Wilbur Skelton with intent to deputy grand lecturer, Chris. Armkill, occupied the court all day. Com- strong, Toronto; grand committee, P. plainant Skelton testified that on the W. Thompson, Aylmer; Wm. Banner-28th November last the prisoner asked man, Hamilton; Samuel McLeod, Walhim to go for a drive with him to his laceburg; Dr. Buchanan, Cookstown; father's in the country north of Belle- Thos. McLelland, Owen Sound; D. J. ville. After driving some distance, the Patterson, London; Dr. Chisholm prisoner asked Skelton to take the Wingham. lines. Shortly after Skelton was shot, the ball entering the right side of the head, passing out under the left eye. and Skelton was shot. The jury found gramme will be prepared for the occa- the prisoner guilty, but recommended him to the mercy of the court.

THE LANCET AND TOBACCO

Extract From "Liqueurs et Tabacs," July, 1902.

A recent number of the English medical journal, the Lancet, contains a long article on the cigarette. After stating that of all the methods of smoking, the cigarette owed its great spread to its convenience, our confrere

thus concluded. "This being recognized (the growing general use of the cigarette), it is important to ascertain if its use is more dangerous than that of the cigar or the pipe. One fact which militates favor of the cigarette is that it gives a much lighter smoke than a pipe. Moreover, the cigarette, from one end to the other, is in direct contact with the air and the combustion is absolutely complete. It is also objected against the cigarette that the combustion takes place near the nose, stantly inhaled, and that through the lips objectionable matter may penetrate, a reproach attaching, but in a less degree, to the cigar. The em-ployment of a cigarette holder obviates these two inconveniences, the inhalation of the smoke and the flow of tobacco juice into the mouth. A long pipe kept constantly clean effectively protects the smoker against these two dangers. Nevertheless, smoked rationally, it is certain that the cigarette is the most inoffensive way of using tobacco. Thanks to its convenience and its cheapness it is easy to understand the immense favor it enjoys throughout the world."

Weak Men Cured Free.

Opening of the Annual Session Send Name and Address Today-You Can Have It Free and Be Strong and Vigorous for Life.

They Will Build Short Route Sarnia to Buffalo, a road which will materially shorten the route that there is at present. We have made applications and a short Route of the sarnia to Buffalo, a road which will materially shorten the route that there is at present. We have made applications and the sarnia to Buffalo, a road which will materially shorten the route that there is at present. We have made applications and the sarnia to Buffalo, a road which will materially shorten the route that there is at present. We have made applications are sarnially shorten the route that there is at present. We have made applications are sarnially shorten the route that there is at present. We have made applications are sarnially shorten the route that there is at present. We have made applications are sarnially shorten the route that there is at present. We have made applications are sarnially shorten the route that there is at present.

Patriotic Speeches by ProminentOrangemen-List of Officers of the Black Chapter.

at Wingham.

Wingham, Ont., March 12. - The Orange Grand Lodge of Ontario West assembled in Wingham yesterday for the first time in eighteen years. The afternoon session was held in

the town hall, where credentials were examined and committees appointed. In the evening the public meeting and grand concert took place in the opera house, which was crowded to the doors. The grand master, J. Mc-Millan, of Toronto, occupied the chair, and around him on the platform were the different grand lodge officers, including Dr. Sproule, M. P., sovereign

The meeting opened with a charac-

would be religious bondage were these liberties left undefended.

Provincial Grand Chaplain followed in a stirring address on the success of the Orange Order. Orangeism was referred to as breathing the very air of loyalty, built on a rock that all the power of hell cannot shake. And Miss Griffin here sang a solo.

Past Grand Chaplain Walsh, wav-MANITOBA LEGISLATURE ing a British flag, gave a vigorous address, creating considerable excitement by declaring that Orangemen and church people pretended they were not It was a damnable doctrine, he said, to argue that Orangemen should not be in politics. On reassembling of the sir knights

yesterday morning, the several reports Wm. Walsh, Brampton; grand registrar, Fred R. Parnell, St. Catharines; grand lecturer, Richard Thompson; Rat Portage; grand censors, Hugh Hamilton, Toronto, and J. M. Coleman, Belleville, Ont., March 12. — In the Tara; grand standard-bearers, Wm. White, Mitchell; Robert Graham, Hamilton; grand treasurer, Lieut.-

Responsibility for Crime.

At the time Skelton thought they were being attacked, but hearing the click Young trial and sentence of the prisonof the revolver behind his back he er to life imprisonment on a plea of The outlook is very good, and the St. Thomas will do in the matter of this turned and grabbed the revolver in murder in the second degree, advised prisoner's hands. A struggle ensued, and accepted by the court, are well and Skelton got possession of the revolver, and threw it away. The crown cism. This was done on the finding case failed to disclose any motive for of the prosecution's expert examiners, many things, would enter into considthe crime. Oliver gave evidence on his who reported that the man is "medieration of the whole question. There is no own behalf, and stated that on the cally," but not "legally," insane. That night in question, Skelton drew a re- is to say, he is mentally unbalanced. chise we shall lose no time in taking volver and tried to shoot him. In the but is able to distinguish between right struggle the revolver was discharged, and wrong. He is, therefore, morally responsible and legally liable for his crime. This rule was applied in the Guiteau trial and is generally recognized in the courts. In such case the law is plain that the murderer must pay the penalty of his crime if found guilty and responsible, and it is for the jury to say whether he is guilty and responsible. In this instance the jury is waved aside, the prisoner escapes with imprisonment, probable commitment to an asylum later on and the chance of ultimate pardon. As his criminal responsibility is affirmed by the medical examiners on whose report the action is taken, it is a precedent that can hardly be commended in the interest of justice or the welfare of society.-New York Herald.

Signs of Spring.

Even amid the January snows in certain warm swamps, in the beds of shallow running brooks and around springs which do not freeze, the sturdy skunk cabbage is stoutly pushing its hardy sheaths up into the world of You who in the spring pass frost. with disdain this homely habitant of the swamp because of its fetid breath, wait until, tramping through the snow of a winter landscape, you come suddenly upon the brownish green spearheads of this dauntless forerunner of the spring bravely thrust above the protecting earth. You never will forget it. It seems as if in the instant of that first glimpse the winter had been dealt its death-blow. There is proof that already are the forces of the spring at work. You will linger long, and thereafter wil ladmiration mature into something akin to affection for this ill-smelling denizen of the swamp -Country Life in America.

Driest Spot On Earth.

The reputation of being the driest Had Palpitation of spot on earth is claimed by many spots in many climes. The latest claimant is The young people of Westchester, a suburb of New York, have formed what they call the Anti-Coal Trust Club. Their first public entertainment is entertainment is toric times. Prof. David G. Fairfield, about to be given, and the price of admission has been fixed at one pound of anthracite coal, the patron not beof more than 24 hours, the first for ing restricted to that amount, of course, it being merely the minimum weight.

of more than 24 hours, the first for eight years. The average interval between two showers is seven years. Sea heart and loss of appetite. I was so Nickel coins similar to those used in cies of plants noticed seven were annuals, and their seeds must have re-States are shortly to be introduced in mained dormant in the ground for PILLS. They cured me, and I have not France. The value of the coin will be eight years. In spite of the lack of rain the long-rooted Peruvan cotton is grown in the dried-up river bed, furnishing crops that yield subsistence to the natives.—Liverpool post.

They care me, and I have not been bothered since.

Price 50c. per box, or 3 for \$1.25; all dealers or The T. Milburn Co., Limited, Toronto, Ont.



Health, Strength and Vigor For Men.

members of the town council.

The meeting opened with a characteristic address of eulogy of the ladies by the county master; "The Maple Leaf" was then sung by Mr. Miller, the audience joining in the chorus. An address of welcome by Mayor Vanstone was presented to grand lodge. A charming Irish song, "The Top of the Morning," was rendered by Miss Chisholm and encored.

Sovereign Grand Master Sproule stated that the great liberality of the Orange Order was standing for the progress of the country and civil and religious liberty. Special privileges should not be given to any creed or sect. Some stated that the Orange Order was a menace to the country, but it was claimed by the speaker to be a preserver of peace. Soon all would be religious bondage were these different progress left undefended.

Health, Strength and Vigor For Men.

varicoccle, etc., and enlarge small, weak organs to full size and vigor. Simply send your name and address to Dr. Knapp Medical Company, 774 Hull building, Detroit, Mich., and they will gladly send the free recipe with full directions, so any man may easily cure himself at home. This is certainly a most generous offer, and the following extracts taken from their dally mail show what men think of their generosity:

"Dear Sirs,—Please accept my sincere thanks for yours of recent date. I have given your treatment a thorough test, and the benefit has been extraordinary. It has completely braced me up. I am just as vigorous as when a boy, and you cannot realize how happy I am."

"Dear Sirs,—Your method worked beautifully. Results were exactly what I needed. Strength and vigor have completely returned and enlargement is entirely satisfactory."

"Dear Sirs,—Yours was received, and I had no troublem making use of the re-

tirely satisfactory."

"Dear Sirs.—Yours was received, and I had no trouble in making use of the recipe as directed, and can truthfully say it is a boon to weak men. I am greatly it is a boon to weak men. I am greatly improved in size, strength and vigor."
All correspondence is strictly confidential, mailed in plain sealed envelope. The recipe is free for the asking, and they want every man to have it.

Mr. Saunders' Visit.

Woodstock Express: The recent talk on birds given in this city by Mr. Saunders, of London, served to stimulate inchurch people pretended they were not in politics, but they were every time. He knew preachers to go out and do the meanest things in politics. Orangemen, he said, should be in politics. They were when he was made one. It was a dampable doctring he said. another visit to Woodstock before long In this connection it may be interesting to note what has already been accomplished in the United States for the protection of birds. The work of educating the people with regard to bird life is carried on largely by Audubon societies, which your beart a membership of 60000 of the Orange Grand Black Preceptory of standing committees were presented and considered satisfactory and congratulatory of past year's work. Election and installation of officers resulted as follows: W. J. Dunlop, Toronto, grand master; James Wilson, Petrolia, deputy grand master; J. Scarlett, Leadbury, associate deputy grand master; prand chaplain, Rev. Wm. Walsh, Brampton: grand regisof the Union.

> THAT SAME OLD PAIN IN THE BACK

May Lead to Diabetes or the Dreaded Bright's Disease

Unless It Is Promptly Banished by Dodd's kidney Pills-Berlin Man Talks About It.

Berlin, March 11.-The remark "My back is bothering me again," is so frequently heard nowadays that aside from its discomfort many people look on pain in the back as something too trivial for more than passing notice They forget, and often until too late, that it is one of the surest symptoms of Kidney Disease, and unless cleaned out of the system will almost inevitably lead to Bright's Disease, Diabetes, or some of those other terrible complaints which are but Kidney Disease in a more advanced stage.

This is what makes the case of Andrew Hauss, of this place, of particular interest. "I had been troubled with a pain in my back for over a year," says Mr. Hauss. "I tried everything I could that I could get to rub with or to take inwardly, but could not get relieved from it. advised to use Dodd's Kidney Pills, which I did, and I got better from the time I started to take them till I had finished one box, when I was completely cured.'

All Kidney pains and dangers fly before Dodd's Kidney Pills.

The first life insurance society was started in London in 1698, and another Neither was successful. THESE TWO desirable qualifications, pleasant to the taste and at the same time effectual, are to be found in Mother Graves' Worm Exterminator. Children like it.

Was So Nervous She Could Not Sleep At Night.



you are, MILBURN'S HEART AND NERVE PILLS will Cure You—They Cure Nervousness, Sleeplessness, Anaemia, Faint and Dizzy Spells, General De' ility, and all Heart or Nervo Troubles.

Read what Mrs. C. H. Reed, Coboconk, nervous I could not sleep at night. I took MILBURN'S HEART AND NERVE

## THE TWO EXTREMES

About the time children begin to go to school they are liable to be confronted with one of two extremes -they may either grow too fast or not grow fast enough. In the former case nature makes unusual demands upon bone and blood; vital organs are overtaxed and growth continues out of proportion to their age. Here is where Scott's Emulsion finds scope for its best workings.

It nourishes the bones—the hypophosphites of lime and soda does this; it feeds and enriches the blood -this through the pure cod liver oil; it strengthens the whole system, providing firm, healthy flesh and fortifying the tissues so that they are better able to stand the extra strain upon them.

When a child is not growing as it shouldundersize, underweight, there will be found in Scott's Emulsion the very elements needed to aid in proper development.

Bone food for the bones, blood food for the blood, tissue food for the tissues—that is how Scott's Emulsion provides for each demand of the body.

We'll send you a sample free upon request.

SCOTT & BOWNE, 55 Front St., W., Toronto.

## he Northern Life

Assurance Company of Canada.

SIXTH ANNUAL REPORT.

At the annual meeting held in the offices of the Northern Life Assurance Company of Canada in London, Ont., on Monday, the 9th day of March, the following report was presented:

To the Shareholders of the Northern Life Assurance Company of Canada: The directors beg leave to submit the sixth annual report, and with pleasure refer to the advancement made by the company during the past

The amount of insurance written during the year was \$1,119,725 00. The total amount of insurance in force on the 31st day of December, 1902, was \$3,192,535 00.

The total assets of the company now amount to the sum of \$332,044 71, being an increase during the year of the sum of \$47,773 66, and being \$118, 194 71 in excess of the paid-up capital stock of the company. This fact will be gratifying to the shareholders. It shows that the capital stock has earned, since the company commenced business, more than 50 per cent after payment of all expenses and death claims, and although as yet no dividend has been paid it stands to the shareholders' credit as an inseparable part of the capital stock of the company, and it is necessary to be so held as a reserve for the security of the policyholders according to law.

The cash income during the year amounted to the sum of \$110,022 55, being composed of first premiums received \$34,646 59, renewal premiums \$64,843 82, and interest \$10,532 14, the increase over last year being \$25,266 63. During the year investments have been made perfectly safe and which increased the amount of interest earned. The claims paid for deaths occurring up to the present time are well

within the expectation of loss. The same cautious energy which characterized the management of the company from its commencement was continued during the past year, and the directors believe the right course is being pursued in the management of the company's affairs.

The books of the company have been regularly audited and a synepsis of the assets with the previous years' pany is given below as well as some comparisons with the previous years' accomplishments. The managing director and stoff both at the head office and in the field have loyally and diligently labored to secure the best results they could for the company, and it will be to them as well as to the directors

and shareholders a source of gratification that they have met with so good a share of success. All of which is respectfully submitted.

DAVID MILLS, President.

Ceneral Statement for the Year Ending Dec. 31, 1902.

The following is a synopsis of the income and expenditure as compared Cash premium income .... \$75,928 72 \$ 99,490 41 Cash interest income ..... 8,827 20 Total cash income .... .... .... ..... \$84,755 92 \$110,022 55 EXPENDITURE. Death claims ..... \$ 14,154 25 \$ 12,616 53 
 Surrender value
 140 00

 General expenses
 51,076 65
 54,582 47

Excess of income over expenditure, 1901.... \$19,385 02

Gain in 1902 ...... \$23,128 02 BALANCE SHEET.

Excess of income over expenditure, 1902.. .....

ASSETS. (full reserves thereon included in the liabilities) .. .. 38,097 31 Other assets ... .... 17,479 15

LIABILITIES. Reserves on policies according to the Government stand-

Total amount of assets ... .....\$332,044 71 Amount of capital stock paid-up ...... \$213,850 00 Excess of assets accumulated ...... \$118,194 71

Managing Director.

The following directors were elected for the ensuing year: Hon, David Mills, Justice Supreme Court, Ottawa; T. H. Purdom, Esq., K. C., London; Thomas Long, Esq., Toronto; Lord Strathcona and Mount Royal, London, England; Matthew Wilson, Esq., K. C., Chatham; N. H. Ste-Royal, London, England; Matthew Wilson, Esq., K. C., Chatham; N. H. Stevens, Esq., Chatham; W. S. Calvert, Esq., M. P., Strathroy; M. McGugan, Esq., M. P., Mount Brydges; John Davis, Esq., Windsor; J. D. Balfour, Esq., M.D., London; John Ferguson, Esq., London; Lieut.-Col. F. B. Leys, London; Francis Love, Esq., London; John Purdom, Esq., London, and John Milne, Esq., At a subsequent meeting of the directors the following officers were re-

President, Hon. David Mills; first vice-president, Thomas H. Purdom, Esq., K. C.; second vice-president, Thomas Long.
Full reports of the annual meeting will shortly be issued in pamphlet form for distribution to our agents, and may be obtained on application.

JOHN MILNE, Managing Director.

Advertise in the Advertiser