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## In Peace and War

Or, The End of It All

CHAPTER I. "Brenda, what are you thinking about?"

It was hardly a question. The intonation of Mrs. Wylie's voice was by no means interrogative, and she returned placidly to the perusal of her novel without awaiting a reply. The ladies had been reading silently for at least an hour, until the younger of the two allowed her book to lie unheeded on her knee, while the pages fluttered in the breeze.

The remark called forth by this carries of the hoppy and as will least them.

Thist, is the biggest duiter in the pagest duiter in the biggest duiter in the pagest du "Brenda, what are you thinking British Army!"

THE STATE OF THE PROPERTY OF T



chooses, the man who wins because of character, he who loses because of character, he who loses because of sexues of character, he who loses because of sexues of lack of the same, all these excite our admiration or disgust and free advice as to treatment will be given.

This is the Page standard eleven bar wire fence. Coil, spring wire (not crimped)—takes up the elect in summer, does not become too tight in winter—regulates its own tension all the time. Page wire fonce of the same and the sex or disgust and breathlessly we has ten on to the end.

This is the Page standard eleven bar wire fence. Coil, spring wire (not crimped)—takes up the elect in summer, does not become too tight in winter—regulates its own tension all the time. Page wire fonce of the same and the sex of the same, all the sex of the same, all the sex of the same and the sa

ant, Mr. Jonathan

subject — the awful events of the night that closed the third part of At the time I choose to introduce the conversation, my father was speaking. "What his ultimate intentions could have been, I am at a loss to understand. Probably to

incommence and a second Trist, is the biggest duffer in the British Army!"

And Trist's answer, given after That is the most wonderful circumstance of all. Chance, or descriptions of the constant of the control of the control

we become interested at once in the man who is the leading figure in the story, and follow him to the close, feeling that here is one unlike the general story book price 25c.

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Personal letters addressed to Prof. Monon, Philadelphie, U.S.A. caractains and the man who is the leading figure in the story, and follow him to the close, feeling that here is one unlike the first advance."

Add was it possible, I asked, trembling with delicious hopes, that he money I had."

"Very well, then; you cannot expect, after what has passed, that she will make the first advance."

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FENCE

This is the Pago standard eleven bar wire fence. Coll, spring wire fence. Coll, spring wire fence.

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marry a large-hearted, noble girl."
Her Suitor—"I do sir, and I hope she inherits those noble qualities from her father."

Vegetables That Are Said to Aid the Health.

Softleigh—"Are you quite sure Miss Banks is not in?" The maid— "Of course I am. She gave me one

Minard's Liniment is used by Physicians

NEEDED THE MONEY. Her Father-"I hope you realize that in marrying my daughter you JUST BY EATING

lexion and cheerful spirits are dvised to eat plenty of spinach. It advised to eat plenty of spinach. It contains salts of potassium and iron and other wholesome ingredients. The iron in it is easily assimilated. A vegetable not generally made much of by housewives because it is among the less expensive kinds, it is put in first place by the food experts and deserves more prominence in public esteem.

People troubled with poor memorals are urged to set metard. des are urged to eat mustard. The seed of the mustard plant is credited with very quickening, livening properties said to have direct in-duence on those brain cells that have to do with forgetting and re-

nembering. Nervous folks ought to partake often of cheese, which acts as a sedative. They should beware of eating cheese in excess, however, as it is a tax on the digestion. Only





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THIRTY-THIRD ANNUAL REPORT

The Mutual Life of Canada

As presented at the Annual Meeting of the Company held at its Head Office, Waterloo, Ont., Thursday. March 5th, 1908-

The Directors have pleasure in submitting their report for the year ending Dec. 31st, 1902, with the financial statement duly audited.

The business of the year was very satisfactory in all respects. New insurances were issued under 3,011 policies for \$4,527,878, all of which were written in Canada, excepting 14 policies for \$22,460. The whole amount of insurance in force is now \$34,467,420 under 23,621 policies, being an increase of \$2,754,389 for the year. The death rate was very light, and much below the expectation, while the lapses, surrenders and other terminations were less than in 1901.

INCOME.—The net premium income was \$1,111,897,41; Interest and INCOME.—The net premium income was \$1,111,897.41; Interest and Rents, \$275,507.03; Annuities, \$1,056; Profit and Loss, \$2,637.81; total income, \$1,391,098.25, being an increase of \$113,412.17 over 1901.

DISBURSEMENTS.— The payments to policyholders for death claims, endowments, annuities and surrender values were \$405,506.44; for surplus \$77,843.79; total \$483.350.23. All other payments were \$248,956.13, including expenses, taxes, etc. The total disbursements were \$732,306.36 and the excess of income over disbursements was \$658,-INCOME.—The net premium income was \$1.111.897.41: Interes

791.89.

ASSETS.—The cash assets now amount to \$6,098,333.54, and the total assets are \$6,459,780.08, an increase for the year of \$701,97.91.

LIABILITIES.—The total liabilities are \$5,960,629.84, including the reserve for the security of policy holders \$5,925,443.97, computed on the Company's standard 4 per cent. and 3½ per cent.

SURPLUS.—On the Company's standard of valuation the surplus is \$499,150.24, and on the Government standard \$738,256.14. The increase in surplus is \$119,179.71.

NEW RESERVE STANDARD.—For some years past, the earning nower of money has gradually but steadily decreased. Recognizing the

NEW RESERVE STANDARD.—For some years past, the earning power of money has gradually but steadily decreased. Recognizing the importance of making the most ample provision for the fulfilment of our contracts, your Directors decided to place all new business issued from and after January 1st, 1903, upon a 3 per cent. basis of valuation, which has been adopted by many leading Companies, both native and foreign. The Manager, Officers and staff have discharged their duties to the satisfaction of the Board, and in the best interests of the Company. The Agents continue to merit the commendation of the Directors and Policyholders, for their loyalty and the success attending the year's work.

The Executive Committee has again examined all the securities and compared them with the records, all of which were found correct, and in accordance with the statement herewith submitted. The following Directors retire by expiry of term of office but all are tible for re-election: Sir F. W. Borden, W. J. Kidd, William Snid-, and Robert Melvin. On behalf of the Board,

ROBERT MELVIN, FINANCIAL STATEMENT. LEDGER ASSETS.

Dec. 31st, 1901 ..... \$5,489,541.65 INCOME. \$1,391,098.25

\$6.830.639.50 PAYMENTS TO POLICYHOLDERS. 

 Death claims
 \$242,049.75

 Matured Endowments
 112,747.00

 Payments to Annuitants
 9,484.30

 Purchased Policies
 41,225.39

 Surplus paid to Policyholders
 77,843.79

\$6.098.333.54 Debentures and Bonds, Account

LIABILITIES. Surplus Company's Standard 4 per cent. and  $3\frac{1}{2}$  per

Surplus Government Standard 4½ per cent. and 3½ Audited and found correct.

J. M. SCULLY, F. C. A.,
A. J. BREWSTER,
Auditors. GEO. WEGENAST.

The various reports having been adopted the retiring directors were than impossible the relected. After several able and I thy addresses had been made by members of the Board, the Head Office staff, the agents and made by members of the Board, the Head Onice Stan, the agents and others, the meeting adjourned.

The Directors met subsequently and re-elected Mr. Robert Melvin, President; Mr. Alfred Hoskin, K. C., First-Vice President; and the Hon. Mr. Justice Britton, Second Vice-President of the Company for the ensuing year.
(Booklets containing full report, comprising list of death and endowment claims paid and other interesting and instructive particulars, are being issued and will in due course be distributed among policy hold-

ers and intending insurants).

W. H. RIDDELL.