OL. XIII., No. 11 TOPICS OF AN OLD. TIMER


AT THE IRISH COLLEGE PRICE FIVE CENTS

| Great Irish Scholar-Incidents in the Life of St. Patrick-Chevelier Heney of Ottawa, and Others of that Lneal ity, that Old-Timer Once KnewAmerican Citizens More Liberal To wards Catholies than those of On tario-An Irish Catholic the Popula Candidate for Mayor of Chicago and Many Aldermen - A Majority of the Mayors of Massachusetts Cities Irish Catholies. |
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qucher of antiquities, has sent me
quantity of valuable matter about Patrick, in which he dwells larg ty on the Saint's captare and place
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the present time. They shou that
the Saint was a Frenchman, that his the present time. They show tha
ine Saint was a Frenchman, that his
place of birtu was near Bouloge, and
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NeArule's Retirement

## FEDERAL LIFE <br> ASSURANCE COMPANY OF CANADA <br> 23rd Anmual Report and Financial Statement <br> For the Year Ending December 31, 1904.

 HRECTOSS' REPORT.






Financial statement for 1904

## MPERIAL BAL

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FOUNTAIN, "My Valet"

THE SCHOOLS OF THE PEOPLE
Neutral or Undenominational Schools
Are not the Publie Schools of Canada
In a letter to The Montreal Witness
a correspondent says: Sinee the spech of Sir willtrid Laul
reie on the Autonomy Bills of the
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The Catholit 马egister

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York County
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ASSURANCE CO.
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CAPITAL $\$ 11,000,000$.
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EXCELSIOR LIFE
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Head Office- - ixcelsior Life Bido IURUNIO
Business for 1904

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## THE TORONTO CENERAL TRUSTS. CORPORATION





##  <br> $\stackrel{\text { dr }}{\substack{\text { of } \\ \text { of }}}$

OPENING or Forty niouss.
The most beantiful of all cerotion


| income. |  | disbursements. |  |
| :---: | :---: | :---: | :---: |
|  |  | Death Claims <br> Matured Endowments <br> Purchased Policies <br> Surplus <br> Annuities <br> Expenses, Taxes, etc. <br> Balance | * 920.304 .50 |
|  |  |  |  |
|  |  | \$3,183.40 |  |
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| \$1,725,308.90 |  |  | \$1,725,308.90 |  |
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| ASSET |  | hiabilities. |  |
| riga | *3,760.617.53 | Reserre, 4, 3 a and 3 per cent | *7,355,170.94 |
|  | 888,492.41 | Reseric on lapped Poticies habie revive or surrender |  |
| Leans on stockrs. | \%.,000.00 | Peath Claims suadjusted (ivens.... | 98,086.09 |
| Liens on Policies <br> Real Estate <br> Cash in Banks <br> Cash at Head Office <br> Due and beferred Premiums (ne <br> cerned | ${ }_{\text {cke }}^{31.10,161.25}$ | Present value of Death Clains may. |  |
|  | 36,728.03 | Premiumas paid in advance. | 31,10903.98 |
| Due and Deferred Premiums (net) Interest due and accrued | ${ }^{\text {4,317.18 }}$ | ${ }^{\text {Amonnt due for medical fees ......... }}$ |  |
|  |  |  |  |
|  |  | pany's Valuation standard |  |
| s8,220,530.45 58,220,530.45 |  |  |  |
| Net Surplus Over All Liabilities on Government Standard of Valuation. |  |  |  |
|  |  |  |  |  |  |



## DIRECTORS' REPORT

 most tratifing INCE ACCOUNT.-The volume of new business exceeds that of any former year, being 3,452

 many of our native Companies are seeking business abroad, some of them in distant parts of the world, it
is thought by your Directors that good Canadian business is preferable to foreign business, which is secured
 interest. The gain over 1903 was $\$ 164,23,88$.

DISBRRSEMETS. The payments to Policyholders amounted to $8524,615.34$, and consisted of Death Claims, 822.030 .50 ; Endowments, 8160,033 ; Purchased Policies, 852.394 .54 ; Surplus, $883,183.00$, and Annui-
ties, $88,679.90$. The claims by death were exceptionally light, being 851,104 less than last year, and only 41 per cent. of the amount expected.
THE EXPENSES AND TAXES were $\$ 300,807$, being 17.4 per cent. of the total income, or about less than in 1903

 The demaud for money was active during the vear, at better rates than for some below their market value. The demaud or money was active during the year, at beter rates than for some ye. rss past, resulting in a
slight advance in the rate of interest eurned, viz, 5.09 per cent. Payments on mortgages for interest and
 satisfactory as in former years, due to the partial failure of the wheat crop. The interest and rents over-
due at the elose of the year were but a small portion of the receipts, being only $\$ 13,70.19$, most of which due aince been paid.
LIABLIITIES. The liabilities were again computed on the Combined Experienced Table with \& per
cent. interest for ull businoss up to January Ist, 1900. Fron that date to January lst, 1933, on the Institute

 cent. thereafter, our surplus is $81,099,100.71$. The earnings for the year wero 825.103.60.
On behalf of the Board.
ROBERT MELVIN, Fresident
 Atter a number ot able and thoughtful addresses had been mado by me
holders, the Manyger, the agents and others, the meeting adjo innel.

(Booklets containing full report, comprising lists of death and endowment clains piad, of securities
, and other intersting and instructive particulars are being issued and will in due courso be distributed hela, and other imong policyholders and intending insurants.) among policyholders and inten
Waterloo, March $2,1055$.
w. H. RIDDELL, Secretary.

