In Peace and War

Or, The End of It All

CHAPTER I. "Brenda, what are you thinking British Army!"

about?"

the pages fluttered in the breeze. The remark called forth by this couple were now in India, where we action was accepted literally and as will leave them. a question.

replied the girl gravely. She did waves, and backward and forward not meet her companion's gaze, but across the spotless deck Brenda Gillooked wistfully across the fjord to- holme walked pensively. She was edly." ward the bleak, dismal cliffs.

a wonderful way with her, this face to face. plump and smiling lady, of diffusing "Brenda," Admiral Wylie used to into the very atmosphere a sense of say, with a loving twinkle of his in-

thoughtfully at the young girl. Pre- brown, soft hair nestling there. had on former occasions been drawn er at the age of ninety.

to-think-of Theo Trist.'

but these must perforce be allowed Trist was twenty-eight and Brenda manner and appearance older than their years could warrant. Also weight. Brenda had a sister, a lovely, unscrupulous coquette, two

years older than herself. Alice Gilholme had been pleased to change her name and state in St. George's, Hanover Square, earlier in the year, while the Hermione was yet in dry dock. Three weeks after the wedding, Theo Trist returned from abroad with his bland, broad forehead tanned and brown. He expressed no surprise. In fact, he vouchsafed no opinion whatever. Had he met Captain Huston, the happy bridegroom? Oh, yes! They had met in South Africa. That was all! He never related details of that part of a difficult campaign which they had passed together. The laconic praise contained in the two

quaintances, was not forthcoming. the beau ideal of a soldier. Tall, straight and square shouldered, he young eyes over imperfectly printed way, as a porter." his brown, clean-cut face almost per- without. sories of pleasure and were hard at sphere. tain Huston as a military man. "That fellow Huston," a general officer had once said in an unguarded moment - "that fellow Huston.

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time I have had to take an injection to relieve the pain. I obtained a vial of Munyon's Rheumatism Cure at the free distribution, and I am now feeling quite move around freely and naturally. I In Peace and War am very glad to give my experience, for the benefit of anyone who may be suffering in a similar manner."-Mrs. F. Mof fatt, 128 Mutual street, Toronto.

MUNYON'S REMEDIES.

FREE MEDICAL ADVICE.

Trist, is the biggest dusier in the And Trist's answer, given after It was hardly a question. The in- careful consideration, was laconicaltonation of Mrs. Wylie's voice was ly severe: "Yes, I am afraid so." by no means interrogative, and she But Alice Gilholme omitted to returned placidly to the perusal of consult the general officer; and after her novel without awaiting a reply, all, if Captain Huston was no sold-The ladies had been reading silently ier, he was at least a gentleman, for at least an hour, until the with elegant, high-bred ways, and younger of the two allowed her book an empty, high-bred head, containto lie unheeded on her knee, while ing just enough brain to find out the enjoyment of existence. The happy

The Hermione rose and fell slight-"I was thinking of Theo Trist," ly, almost imperceptibly, to the motherless, and her father was en-Mrs. Wylie closed her novel on one tirely absorbed in political strife, white plump finger and drummed being an English Home Ruler. This idly upon the back of it with the thoughtful girl had grown up in the other hand. In movement and re-shade of her sister's beauty, and, pose alike this lady was essentially like many a fair young flower, had

comfortable. Her presence suggest- perhaps suffered from the contiguity. ed contentment and prosperity She was pleased to consider herself amidst the most unpropitious en- a plain uninteresting girl, which was ronments. The Hermione, her a mistake. Her face, small and temporary home, a broad, slow-sail- proud, was in profile almost perschooner-yacht, was, below fect; but her eyes were set too close decks, conducted on the principles of together, which caused a peculiar about the other, but watched his good may it do her; you shall never heit below zero, can easily be oba luxurious, roomy house. She had disappointment to those meeting her

readiness to meet all emergencies. tensely blue eyes, "Brenda is a Jonathan, "had telegraphed to say take her away from me into a life tube are but one-thousandth The elements, even, seemed to blow brick." She was true and loyal; a that he would be with me that utterly different to my own; I should large. roar and moan aloud through stay Had she loved her sister less, she night. But I felt half inclined to never see her, and I should be left In the field of astronomy the specand rigging — all around the waves would have carried a light heart him, and chance the condition of the more serviceable him, and chance the condition of the to you, you will both live with me, than the telescope, for by its means to you, you will both live with me, than the telescope, for by its means might leap and throw themselves through many a gay ball room. She against the stanch, low bulwarks of would have suffered less trom— let had received information from a toll- the wacht— but in the cabin was us call it the mistaken kindness of warm comfort; and with it, dainty, her sister's friends. She would have womanly ways. Mrs. Wylie proved thought more of herself and less of the had opened the gate as your poor grandfather had. Bemost effectually that at sea, in fair Alice. And yet there was in this weather and in foul, a woman can little maiden a strange touch of She now reopened her book, but, head very high, although she failed pale and distressed. She seemed instead of reading, sat gazing to recognize the rare beauty of the about to address him, when her tertain if I saw her walked off by but still respond to sounds, led to selftly she laughed musically and Brenda Gilholme knew too much. turned resolutely to the open page. Her estimate of human existence at said my father.

"Yes," she murmured - confess- the age of nineteen was truer and ing, as it were, that her thoughts deeper than that of her grandmoth- direction of the forest. When this in the same direction. "Yes. But, She was a living protest against me, it struck me at once how handy

A superior intellect, more especial- capable mind was the victim of over- direction. By taking up my abode ly in woman, is not conducive to education and a cheap literature. there for a time, I might be able happiness. Indeed, it is directly Beneath that soft brown hair was a to follow up the clue. But look!" was this possession that made Bren- for the requirements of an Oxford self: "here are two old friends of ture of that moment! da Gilholme somewhat different from professor, theology enough for a dea- yours coming this way, Silas." con, geometry mixed up with politi-Theo Trist had his peculiarities, cal economy, geography and algebra, the pathway toward the house were general knowledge, and no arithmeto transpire hereafter; and besides tic worth speaking of. All this, I hastened to meet the good, kind such individual matters there were forsooth, added to a taste of music, creature who had sheltered me and suppose you will object to the wedwhich raised doubts as to what the very sweetly. And all for what? To destitute. end of this friendship might be. be wisely forgotten as soon as poswas nineteen, while both were in man and the truest lady I know has had been married that morning. never seen an examination paper in was there another matter of some not. Filial respect withholds my thing was ever thought of!"

question. tion. The men were trivial or nar- make it a sort of marriage trip." but haltingly, and so on. Each was your wedding.' words "good soldier," such as had was power - that the whole world been applied to many of his ac- passed the Cambridge examinations thian, Josiah?" I inquired,

clear brown eyes were quick enough, many things which they are best been very thoughtful for some time, fect in its outline. Indefatigable at But with it all, Brenda Gilholme conversation, and Josiah was sum- a foreign company to do business, Sandown, Hurlingham, Goodwood, was a woman. Instead of puzzling moned to the conference. Ascot - in the Grand Stand bien her daring brains over questions A little time afterward Martha ers are known and appreciated entendu-he had a pleasant way of which have never yet been approach- came to me with a radiant count- wherever agriculture is carried on appearing to know something about ed with safety, she would have done enance. "Only think," she said, under modern conditions. The comevery one and everything. But Theo better had she knelt down and "that dear, good Mr. Jonathan is pany has had, and has yet, many Trist had not met him at any of thanked God for that same woman- going to set us up in business for level it is business these places or in fashionable Lon- liness. And being a woman, she your sake! And, Master Silas, Dominion, and it is entirely owing two butter maidens. The butter don drawing-rooms later in the day. weakly thought that all men were what did I use to say when you it the merit of the implements which maidens are among the most re-

work, each in his chosen groove. It Presently she stopped walking and me?' The wistful, discontented look left I who have done this for you." her eyes, which were clear and blue. with long, dark lashes, and in its she said, with a very sly look. place came an interested, keen ex-

him coming. There is a small sail so fortunate as to secure so good might work, while there remained away down the fjord." Mrs. Wylie looked up vaguely. "Yes," she answered absently; "I

dare say you are right!" (To Be Continued) **◆※◆※◆※◆※◆※◆※◆※◆※◆**

ABYSMAL **DEPTHS**

CHAPTER XXVI.

of a leaf. There is a buzz of insect sic of the birds. Upon a lawn, over which are scattered numerous blossoms, stretching before a picturesque cottage covered with roses, sit three men. One is young, not! more than twenty; the second is a for those who deceive the sick."- stout, florid, benevolent-looking husband." man; the third is thin visaged, sad looking, with iron-gray hair.

"I would have spells of rheumatism, Through the cottage window sound again, at the caprice of the player.

The three men were I, Silas Mor-

Or, The End of It A!!

We become interested at once in the man who is the leading fig- will make the first advance." ure in the story, and follow him to the close, feeling that here is Munyon's Pile Ointment cures piles, one unlike the general story book creation. The old lady who looks Munyon's Eye Cure cures weak eyes, after her "boys and girls", the maiden who discusses deep ques-Munyon's Vitalizer restores lost power tions, the one so beautiful that she can marry any man she chooses, the man who wins be-Personal letters addressed to Prof. Mun. cause of character, he who loses on, Philadelphia, U.S.A., containing details of sickness, will be answered promption the same, all the same advice as to treatment will be these excite our admiration or disgust and breathlessly we hasten on to the end.

father. We were conversing upon a sad

subject - the awful events of the night that closed the third part of this narrative.

At the time I choose to introduce the conversation, my father was 500000 speaking. "What his ultimate intentions could have been, I am at a loss to understand. Probably to cast me, in my insensible state, into the flames.' "Which, it seems, after all, he did

not kindle," said Mr. Jonathan, shuddering at the remembrance. "That is the most wonderful circumstance of all. Chance, or destiny, or whatever you please to call it, had actually anticipated him. Porter must have overthrown his lamp in a state of stupor, produced by drink. Judith lived long enough to tell how she had seen the fire first in her father's room, and he lying across the chair, dead or

"I could not help pitying the unfortunate creature," said Mr. Jonathan, "in spite of her bad passions and the evil she had wrought. She at least deserved a better fate than to perish by the brutal violence of ly. "You are not a beggar; you've the man whom she loved so devot- got five hundred a year; and may,

the other in his hand, when he ran tions in her own country."

for a brougham in which, by the companion interposed." "I remember the circumstance."

"The carriage drove away in the Brenda -I-should not advise you- mental cultivation as it is under- the old Manor House might prove if stood to-day. Her exceptionally she were confined anywhere in that Such was the fact. Walking up

After a little conversation, the

"No more had we, Master Silas, "And on the same theory," he It is rather disappointing to come a few weeks ago," answered Martha, continued, "I suppose you will refreshly into a world of men and wo- blushing, "and, you know, you have fuse to wear an engagement-ring men and find it sorely wanting. This not seen us since Christmas. So, as also?" Brenda had done. The women ap- you had kindly sent me an invita- "Well-no," she answered, slowly peared to her affected and ignorant, tion to come down and see you, I and thoughtfully. "That's a very because with her they were not quite thought I would take the liberty to different matter.' at ease by reason of her deep educa- bring Josiag along with me, and "But theoretically it--"

in his narrow sphere; she knew too Martha laughed and blushed; and much for all, and could apply it to then my father and Mr. Jonathan nothing because she was a woman. offered their warm congratulations She had been taught that knowledge to the happy bride and bridegroom. "And are you still at the Corin-

-that women were born to muddle "No," he answered; "Martha has From a lady's point of view, Alf- their sweet inconsistent brains over persuaded me to relinquish public red Woodruff Charles Huston was deep questions relative to semi-pre- life, and her father has procured for served languages, to weary their me an appointment upon the rail- vast operations, entitle it to a place carried his small head erect. His algebraical problems, and to learn Presently, Mr. Jonathan, who had of the continent. Outside of the

They had come together in South not alike. She fondly imagined that made such a fuss about the little it turns out that it has been able markable of the city's curiosities. Africa in the course of a campaign, an exception had been especially I could do for you—didn't I tell you to build up the world-wide trade One of the figures is 440 years old

was somewhat strange that he stood beside the low rail, grasping "But I am not rich, my good Mar- men in the Dominion, and the sucshould never offer to discuss Cap- an awning stanchion with one hand. tha," I said, smiling, "and it is not cess which has attended it ever since on your good luck; not so much up- ed satisfied with their agricultural "I think," she said aloud, "I see on the little business, as upon being machines, no matter how well they

a little wife," I said. "Thanks," returned Josiah.

broached."

other person I could never have par- taking up homes in a new and undoned it; but your life, my dear settled country." and at times it would give me great dis-tress in my back and side. Many a wild, plaintive strain, that swells would be hard to judge you by the and dies away, pauses and rises would be hard to judge you by the Highwayman-"Your money or rules of everyday life."

been cold and distant."

" And what has your been to with you." I could not help confessing that Keep Minard's Liniment in the House embarrassing memories had rendered me distant and restrained.

"Very well, then; you cannot ex- She-"Didn't our honeymoon pass pect, after what has passed, that she quickly, dearest ?" He-"Well, should say it did! Why, it seemed And was it possible, I asked, trem- no time before I had spent all the bling with delicious hopes, that he money I had."

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would give his darling Clara to

"And who not?" he asked, brusque one day, get back the fortune that "I have often thought," said my that fearful old woman has robbed father, "what a divine mercy it was you of."

into that wretched man's hands. It that." I replied; "you know that; worm.

opportunity to leave the premises want it. I am a plain man, as you tained. and deliver it at the office. The de- see; I hate ostentation and grand The hydrogen atom has hitherto lay, however, was very near prov- folks. Were I to marry my grand- been considered the smallest pardaughter to a man possessed of a ticle of matter, but the incandescent "That unhappy man," said Mr. fortune equal to my own, he would particles in the vacuum of a Crooks sides, I am quite satisfied that you any we now possess could never relight of a lantern, he had seen a will always love my darling, and veal. pride. She carried her neat little fair-haired young girl, looking very make her the best of husbands; a The fact that fishes after the loss

> my calculations." and that I wished to die.

answered, softly. "I only felt sad, brain is severed. She was mine - mine at last! Nothing could stand between us now opposed to that impossible state. It fund of classical knowledge sufficient he cried, suddenly interrupting himsave death! Oh, the bliss, the rapleisure." Ada (meaningly) — "And 180 stations. THE END.

A PRACTICAL VIEW "As a new woman," he said,

several facts known to Mrs. Wylie and an innate power of making it clothed me when I was houseless and ding-ring as a symbol of man's cured by Hall's Catarrh Cure. tyranny ?" "Of course I shall," she replied. sible-let us hope. The best wo- secret came out: the worthy pair "Under no circumstances would I consent to wear such a thing. It is "Married!" I exclaimed; "why, I not essential to a marriage, and it her life. At least, I believe she has had not the least idea that such a stands for all that is objectionable in the marriage relation.

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"There is no use arguing," she inrow. This one knew more geometry "I am very much delighted to see terrupted. "I don't care what it is than she did, but of classics and you both, and you shall stay with theoretically. Practically it is very call him a liar?' theology he knew nothing. Another us for your honeymoon," I said, often a diamond, while the weddingwas well versed in theology, while shaking a hand of each. "But you ring is only plain gold, and that of political economy he could speak might as well have invited us to makes all the difference in the

THE TORONTO NEWS SAYS: "The Massey-Harris Company not! only occupies a foremost place among Canadian manufacturing houses, but the amount of capital invested in the business, the number of men which it employs, and its among the great industrial concerns United States, where the high tariff called Martha aside; a few minutes' makes it practically impossible for the Massey-Harris binders and mowwhen both had laid aside the acces- created and placed within her own you would be rich some day, and which it now possesses. The heads and the other, 650. An extremely what fine things you would do for of the Company are among the most experienced and enterprising business | way its establishment is, no doubt, "Oh, but it's all the same, sir," largely owing to the fact that they have always been on the alert for "Well, Josiah, I congratulate you improvements, and have never restany chance of increasing their efficiency. Those who remember the old Presently my father, Martha, and factory in which the company con-Josiah went into the house. But Mr. ducted its business for a number of the authorities of the town, but they declined to lower the tax. Fin-Jonathan remained behind, and tak- years, have only to look at the iming my arm, strolled with me across mense workshops of to-day, cover- ally, finding that all appeals were he lawn.

"Silas, my lad," he said, in a King street west, to realize the enkind voice, "the sight of that happy ormous development of this busi- for every foot of distance by which

after the dreadful circumstances Australia and South Africa the Mas- whenever the wooden column on trees are motionless; not the quiver that attended her death, we were sey-Harris binders are nearly as well which the figure stands is to be recompelled in decency to allow a cer- known as in Canada, and the an- placed by a new one, the one figure tain time to elapse before the sub- mual increase in the trade with those must not be removed until the life in the air, mingled with the mu- tain time to elapse below the state of the binds. The binds the liest of love and marriage could be colonies shows conclusively that they other one is put up, so that the are making their way into general town shall never be without a but-"Ah, sir." I answered, mournfully, favor. The Massey-Harris impled ter maiden. flower beds, gay with bright colored "Clara has ceased to love me. She ments have played no inconsiderawill never forgive the wicked weak- able part in building up Manitoba ness of my conduct in gaining her and the Northwest, and have done love while another claimed me as her | magnificent service out there in lightening the labor of the pioneer "It was very culpable," answered and softening the hardship which Mr. Jonathan, gravely, "and in any must necessarily be feared by those

> your life !" Poet-"Money I have "But during the week I have been none; but if you will tell me some here. Clara's behavior to me has of your adventures, I will write them down and divide the profits

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from him and forbade him to leave people," said my companion. "But tremely low temperatures, in the ponent part of the regular meals. the house. The lad said nothing let her keep her money, and much neighborhood of 392 degrees Fahren-

certainty I should by no means en- of the ears lose their equilibrium, some grand, rich fellow. So you the belief that the ear in fishes was see, after all, I am quite selfish in for equilibration and that fish hear through the contact of sound waves with their skin. Now Parker of the "And you forgive me, darling?" I United States Fish Commission has information was communicated to whispered, as I held Clara in my demonstrated that the fundulus het-"I was never angry with you," she connector between the skin and like magic, it always conquers pain.

> Aunt Single-"I have known girls to marry in haste and repent at | I.ve known people who never married at all, and repented ever after."

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mucous surfaces of the system.

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BUTTER MAID OF ZERBST. Legend of a Quaint Statue in a

Town in Germany. The ancient town of Zerbst in Germany is preparing to erect a new

old legend explains them in this Many centuries ago no one could buy butter inside of the town of Zerbst because the city tax was so high that the peasants refused to enter the gates. Consequently, housekeepers had to walk many miles to a place outside the city called the Butter Dam, where the peasants had established a butter market. At last a countess took pity on the women of Zerbst. She appealed to couple has set me thinking upon a ness. But, besides the Toronto fac- the butter market was moved nearer subject I have long had in my tory, there is one in Brantford as to the city. Her fortune lasted just heart! Although I have never men- well, and the two employ nearly sufficiently to pay at this rate for tioned it, I know all about you and twenty-five hundred men. It will be moving the butter market to the Clara. Mrs. Wilson told me what readily seen that the output of so spot in front of the Town Hall, she knew, and I have picked up the much labor must be enormous, es where the butter maiden stands now. however, until now. In the first consideration that the machinery maiden was placed there as a memoplace, I wished to know you better, used in the manufactory is of the rial of the worthy deed. One of the A soft evening in June. The sky to judge of your disposition; and, very highest grade, and that every figures is shown with a big round of a deep, cloudless blue, save toward the west, where the sun is sinking into a sea of crimson light. Py woman were of the weakest, yet, ten production is employed. In An ancient tradition provides that

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dients. The iron in it is easily assimilated. A vegetable not generally made much of by housewith by the food experts and deserves more prominence in public esteem. People troubled with poor memories are urged to eat mustard. The seed of the mustard plant is credited with very quickening, livening properties said to have direct influence on those brain cells that have to do with forgetting and membering.

Nervous folks ought to partake WE CPERATE OUR OWN WIRE MILL often of cheese, which acts as sedative. They should beware eating cheese in excess, however, as it is a tax on the digestion. Only moderate consumption is efficacious. A too steady diet of potatoes induces fatigue of both body

Apples are now held to contain much sustenance for the brain and to have an exhilarating effect spirits. Apples contain phosphorus and also malic acid, which is appears that the lad had put one in when she left England, she was as Marconi is said to have discovered most beneficial for people ander WHALEY ROYCE & CO., Limited. his pocket—the one addressed to relentless as ever. It will all go to a method by which oxygen may be mental strain or who habitually do you, Mr. Rodwell—and was holding build churches and religious institu- extracted from air at slight ex- work which prohibits exercise. The apple should not be munched beagainst his master, who snatched it "So much for your self-righteous By the use of liquefied gases ex- tween times, but taken as a com-

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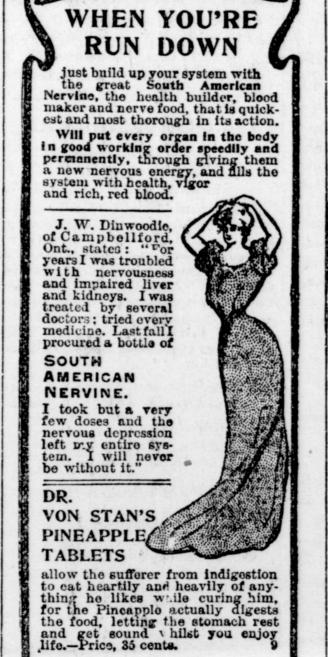
"He offered her his hand and fortune." "Did she accept?" "No;

the first was too large, and the second too small." Monkey Brand Soap cleans kitchen Wagson-"That's just what I'll utensils, steel, iron and tinware, do. Where, where is your tele- knives and forks, and all kinds of

> Clara-"He gave me army-andnavy kisses." Maud-"What kind is that ?" Clara-"Oh, rapid firesixty a minute !"

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Oh wretched lot of the twentieth entury man! Not only is the air full of microbes, but now we must have a care not to inhale a wirleless



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GEORGE GOODERHAM

lst Vice-President &

Managing Director, J. HERBERT MASON

2nd Vice-President,

W. H. BEATTY.

-2-27

" CANADA'S PREMIER COMPANY."

Paid-up Capital,

\$6.000,000.

Reserve Fund,

\$1,600,000.

Invested Funds,

\$23,600,000.

Savings

THE UNIVERSAL SPECIALTY CO., WILLIAM C. WILSON & CO. TORONTO. 1-2-27

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, 1903. 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 Rents, \$275,507.03; Annuities, \$1,056; Profit and Loss, \$2,637.81; to-

tal 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 .-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 \$701,957.91. 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 31 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 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

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 eligible for re-election: Sir F. W. Borden, W. J. Kidd, William Snider, and Robert Melvin.

FINANCIAL STATEMENT

On behalf of the Board, ROBERT MELVIN.

LEDGER ASSETS. INCOME.

Interest and rents 279,200.84 - \$1,391,098.25 \$6,830,639.57

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 All other payments 248,956.13

\$6,098,333.54

\$499,150.24

LEDGER ASSETS. Debentures and Bonds, Account Loans on Policies 677,288.25 Loans on stocks 7,500.00 Liens on Policies 33,739.49

All other items, including Cash 28,925.88 361,446.54 TOTAL ASSETS \$6,459,780.08 LIABILITIES.

Reserve on Policies in force 4 per cent and -\$5,960,629.84

Surplus Company's Standard 4 per cent. and 31 per Surplus Government Standard 41 per cent. and 31 per cent......

738,256.14 Audited and found correct. GEO. WEGENAST. J. M. SCULLY, F. C. A., A. J. BREWSTER,

unanimously re-elected. After several able and pithy addresses had been made by members of the Board, the Head Office staff, 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

(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 holders and intending insurants).

The various reports having been adopted the retiring directors were

W. H. RIDDELL, Secretary