of the railroad from Port. from the wreck hand once was despatched to ary and brought to Deblo, engers of the easthound re unhurt. Another relief m Florence to lake away othern of the east-lound SOT, DELIVERED.

I Conforma express, west press, eastbound; at, for wasachanged, and trays was directed to train et Benver. of Florence. we been delivered to the or there negletedate do received its orders. most the westleand

to determine the exact ache trageries of the dis ong out of all but Two A. Hewift and W. that he had a dream in Whichy his fains

BM. sentoura. lent Children. faven conla mg made and Geople The y amy

r approprie on pur oil, for caand re-The Alexa femuls and \$1. Mars's · children 1008 SL 35 Margard when these lines are the second and the second are the second at the second are t

how thing like logds, the aim Mr. | Kolsa nden and offwomen women i i filoso un-i i i i kissisl be with heability Sicen should e ennal. he Color this foster . the Aid sin-SICKET. *

1 Discovered in a says: The to specifical roof, From this a of to an old d a mee distant. Seed was well Madis bear fraces. at to certain point Light forces were Total and Gregoris. nuced on with the

lest 7 bt ages ago the most powerful is look refuge in Stefgel in battle. blann-sage if was Wy fineir foes and this left to their TO DEATH

Fice, in Michigan h., despatch says: of the Village of

was destroyed 7. which started e Hotel Compton ice. Ten guests lothes, while four The dead: Wm for of the botel: Edward Demorrkman, traveling financial loss is

EPHONE. dited With New

says. The Adhursday the inelophone. The

of the name of

Her Guardian's Secret; The Home

my market and the second

FREED BY DEATH.

Zamanaman manaman mana

the marriage.

CHAPTER X. Land Miss Porter, "is, us

in case I die before he with me was always tormenting me quick oven.

The with me was always tormenting me quick oven.

Creamed C

the summer on her plan-

large, old-Inshioned frany miles from any poor." a. a lad twelve years of "What has Mr. Browning to do with my Northern school. At story?'

Northern school. At story?'

"Nothing, nothing," returned Rosa"Nothing, nothing," returned Rosa"Ye fired, was hardly mond, "only I was thinking that if you nely, for the secluded l Holly, Grove, was hardly! with the taste of a young all not mind it as much as and had frequently de "But I didn't," returned Man

of the and very fond of particularly if they chanced bate, or I had never come to tell you

ald never marry,

this. But listen! from indifference like Ben." said, Rosa-4 Mrs. Le Vert seemed make a match between us, or was poor, and she fanin a time idea to have the me to him and of him The proud lip curled scornfully; a

of her last words. but !. es holing over their shoulandle she had just discover-Sou were looking beautiful After a moment's pause Marle began be very duinty.

Did you consent to marry egain. "When we had been three months man and wife he wrote to the cup of sweet mill

asing he always intend-

I did poison! able the recent of this declared that life would him if passed away from the seek sausiaction from one Richard made a show of trying to keep meisled that we be married said we had better live together, and that very night. - Uncled all that, while his sister called us two, analely was a cleryman. silly children who needed whipping. But I did not heed it. I went home to diciate as well as any other Richard, I will say that be hger than I did, but he was Uncle Bertram and waited for my faat last, its was Uncle Bert the sea, and I was heir of all his vast. A young rabbi car d a white woman who lived with

half wanting-maid and half comend was interested near, and to remove her dress she threw. show i around her shoulders down upon the hed of Votried! You married! Why, Uncle Bertram kept his own counsel Victoralied Porter?" iou shall know., refurn-

turned my buck upon them all. der. book settling down the lerenary over when not because I disof not because I distall. He was lonely there, he said, and powder.

because I dreaded my because I dreaded a reconciliation. Hall he nevgrassife, for he had a most dried come grounds, for mee and monst legistruck me. I might have gode, for his dried come grounds, for mee and monst letter was kindly enough; but the blow will never touch them, and the needles was a barrier between us, so I refused and pins do not rust.

The pillows used in a perambulator should be kept for it, as if a cot pillow is letter to the large from with the secret on his mind:

Sond I Lucky, 166, how i rev. mhappy most early the cyles are the state to the state of the letters, and if you the letters, and if you the letters, and if you the letters and if you the state of waking saw her, too, with his name

tradesy, and would un-. I was the third our marit is a lime be kept a sec-

wind consonly cried Rosaanswered Miss Porter, district him from that mothat he preferred money by effort she threw it off Mr. Browning, and m Uncle Bertram promised and went back alone, and then cannot be," she fair d a life of wretchedness, which similar even to recall it exception of my own servant, and had belt if I bade her be si-Whichs knew nothing of our

and, although we lived to-AMBITION. and wife, so skillfully New to be the greates Le Verl and Esther, her white d about the year 1902. with a taste for calcuhundage the matter. that for r secret was selely kept. ites that in 1920, if the rate he negroes discovered it ere-blad a they always lived in that of place, it never followed it this day no human being in the census periods of recent ollowed, New York will have inhabitants, and London

TESTED RECIPES.

Ginger Bread.-One cup of brown sugar creamed with piece of butter size of egg; one cup of sour milk with one teapoon of soda beaten in it two teaspoons of ground ginger; 2½ cups of flour, pinch of salt, one egg, added last of all. Beat well and bake in shallow pans. Mix ingredients as written. Brown Meal Biscuits-One pound of

Florida, save Uncle Bertram, knows of wheater med, one teaspoonful of baking-powder, a teaspoonful of brown Fording 1 am an only both my parents, so that ment being over my affection began to sugar and a pinch of salt. Mix thoroughmeter—a superanuated had be tried, but he did not. On the superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. Mix thoroughmeter—a superintends my afsection began to sugar and a pinch of salt. "I am very impulsive, and the excite-Creamed Clicken Salad:-This is made

ceiving the old man."

"Oh, I like him for that," cried Rosal with white sauce, and gelatine to cause the to visit a widow you not let him tell?"

"Ceiving the old man."

"Oh, I like him for that," cried Rosal with white sauce, and gelatine to cause it to "set." A tablespoonful of gelatine to a pint of chicken will be about the Tad met in New Orleans "Because," returned Miss Porter, 'I right proportion. Put the chicken into had fears that father would disinherit me, and if Richard lost Sunnyside we mould, and a spoonful of mayonnaise ild, and a spoonful of mayonnaise 'A shadow passed over Rosamond's h the plate.

face, and she said involuntarily, "I could Slewed Multon with Celery.—Take a pigee of the scrag end of multon, place be happy with Mr. Browning if we were in a saucepan, cover it with warm wa-Marie started and answered quickly, ter, and slew gently for an hour. Then add half an onion and one large head of celery can in pieces an inch thick. Let all stew together gently until tentogether gently until tender, slightly hicken the gravy, season with pepper and sall. Pace the meat loved Richard as well as I do Mr. on a hot dish, pour the gravy round, garnish with chopped parsley, and Browning. you would not have cared

serve. was mistaken: Twas a mere childish Cocoanut Snow.-Soak half a pint was mistaken; Twas a mere childish fancy. I never loved him. I hate him hour, then turn on two cups of boiling water and stir until the gelatine is thoroughly dissolved. Add two-phirds. I She spoke vehiciently, and when Rosamond said mournfully, "Hale your husband" she replied, "Yes, more than than you we of ice-water or chopped ice, and when this. But listen! from indifference we came to coldness, from coldness to recrimination, from that to harsh words. from harsh words to quarrels, and until it is quite white, then fold in the until it is quite white, then fold in the white to three eags. She uttered the last word slowly, while Rinse some small moulds in cold water, Rosamond exclaimed, "Not blows, Miss lill them with the "coconnut snow," and fill them with the "coconnut snow," and the " and fine idea to have the Porter! No man would ever strike a wo- leave them in a cold place to get firm. Serve with whipped cream, or plain.

Kensington dullets.—Take two ounces

Lively began to believe I gleam of satisfaction shot from the keen of nicely boiled rice, mix it with some of nicely boiled rice, mix it with some of nicely boiled rice, mix it with some onto my money. Still he would say, nay, does say, I was the most to blame, that I aggravated him beyond human endurance, but he proand one night talked to be some him and one difference of the sure that the property that day, and had wern at me, Rosamond, calling me a she cloquently that day, and had wern at me, Rosamond, calling me a she will said all that. Think, too, of his stock and spread on a plate, smoothing the line to my face that he was driven that he never should the never should be never should the never should cen puppy, boxing me-a Porter and a arrange on it a narrow mound of pola-southern heiress? She was terribly excited, and Rosa- the wide end of each cutlet into this so mond, gazing ah her face distorted with that it will stund nearly upright, pour malignant passion, began to fancy that a thick brown gravy round and serve. the greater wrong might perhaps have the dish is inexpensive, and only respectively. The dish is inexpensive, and only respectively. quires a little picety in preparing it to

months man and wife he wrote to the old man, confessing his marriage, and saying sundry things not wholly complimentary to his bride; but I intercept that be said we would wait be said we would wait be. The believe I called him a lew-lived Yankee or something like thin what she heard of the would never consent would never consent the would never consent t Doughnuts .- One cup of sugar, one moment lieft me, but turns upon my enough flour to make a soft dough, just face just as haired for him burns upon so you can roll if outs a small portion my heart? my heart? on the former ground her teeth fogether. I the receipt of this receipt of this receipt of the sudden don't look so terrible. You frighten me. The sudden don't look so terrible. You frighten me. The former ground her teeth fogether. Separately. Never pile them till all are don't look so terrible. You frighten me. The sudden don't look so terrible the asked your particle take a basin of fine white sudden don. Sure?

The sudden don, sure? I have been supported to take me "Yes, he prelended to, but I spat at roll each separably in it. This will make the support of take me to take front said, and I would ster tried to interfere, but she made are, desired mix up a second batch—front do as I pleased. The matter worse, and as my father was pent I fancied I could not be eve of embarking for America, rather absurd, but you can never have them so nice any other way. No matter came tell him the whole and ask him how many you wish to make, mix only to seek satisfaction from one who had one batch at a lime.

> HINTS FOR THE HOME. Slains on table linen should be treated

as iron mould and removed carefully possessions. Then Richard made over for its claws are very sharp and the jaw A young rabbil can always be known. ures for reconciliation, but I spurned bones can be broken easily. them all. You've heard of woman-haters. Resamond 1 am a man-halor. I slightly. Before cutting a cork always damp if

cepted. My marriage was of course a To lessen the otor of frying onions set secret in Florida. My servant who knew a small pot of vinegar on the slove of it died soon after my father, and, as meanwhile.

When oilefoll is dull and shows signs more than one sought my hand, but I of wear give it a thin coat of varnish "Four or five years ago he wrote me Save sour milk in small or large quanletter. He was then master of Sunny- titles for cake making, when carbonate side, for the old man left it to hin after of soda should be substituted for baking

Fill pin-cushions with thoroughly eg struck me. I might have gode, for his dried collee grounds, for mice and moths

letter to Hieliard from with the secret on his mind.

The sweetest morsel of all in the cup is used it may, if the day is damp, become the old man said of revence was, however, for a time the child to use at night unless died, which the child to use at night unless died, which the fuse may forget to do.

The sweetest morsel of all in the cup come damp also and will not then be died, which the child to use at night unless died, which the fuse may forget to do.

Temperatice Ginger Wine.—Pour five marks of boiling water on to two pounds. fiffickin) you young put, loved ner at the more that of loaf, sugar and three-quarters of an object in things will take care of loaf, sugar and three-quarters of an ounce of latturic acid. When cold add look if you want though full unsuspecting, trembled from two drachms of esence of ginger and lift you are twenty-five lead to foot with an undefinable emotion of essence of capsicum.

Color with a little burnt sugar. Strain the publicity, but with an agreement that the expiration of this time it is you some girl, loved her all the more that quarts of boiling water on to two pounds

one suggested that, upon her lips when sleeping, and all this the summer season, makes an excellent retian had already had while she did not dream that I, the so-mouse-trap. A strip of it laid in front while she did not dream that I, the so-mouse-trap. A strip of it laid in front strain had already had while she did not dream that I, the so-mouse-trap. A strip of it laid in front which mice emerge is called Marie Porter, was his wife, the of any hole from which mice emerge is words her little heart longed so to hear."

There were livid spots on Resamond's may be and over again.

There were livid spots on Resamond's may be and over again.

There were livid spots on Resamond's may be and over again.

There were livid spots on Resamond's may be and over again.

The same paper may be and over again.

The barrier which kept him from saying the sufficient to hold them fast till they are

china it sometimes scratches it a ng, "It little. Powdered whiting will be found quite harmless and equally good.

For the Laundry.-When damping hot water, which penetrates through the linen more readily than cold. Boll the led, and pack together in a clothes bas- name of the owner.

prinkle freely with coffee, allowing two To remove grass stains on children's lothing, try this simple method: Dip the spot in molasses until thoroughly soaked, and then wash out in clear, tepid water. Failing this remedy; chloride of tin mixed with tepid water, so that a solution of moderate strength is the Farm

REVIVE OLD-TIME TILTING. ournament Will Present Spectacle From the Days of Chivalry. One of the most picturesque speciacles

ever witnessed in London, is to be pro-yided at the forthcoming Royal Navy and Military tournament. It is nothing less than a revival of the military sport of the Middle Ages, in which armor-clad knights oh horseback. equipped with long lances, engage in fierce tilling combats. They will be picked riders and swordsmen from crack cavalry regiments.
"Tilting in Tudor Times," is the little

spoonfuls for each brace of birds.

repared, may be used. After saturating with this solution, wash at once and

proughly in tepid water.

chosen for the display, and Col. Ricardo, who has charge of all the military arrangements in connection with the purnament, informed a press representative recently that it was intended to produce as exact an imitation as possible of the ancient tilling tournament as it existed in the days of Henry VIII. In the preparation of the filling con-ests. Colonel Ricardo is to have the assistance of Viscount Dillon, curator of the Tower Armories. He is the greatest living authority on lincient armor and costume, so that the display is likely to be historically accurate in every particu-

carcle that no Queen of Beauty was ever present at the tilting contests in the olden days. There will be no ladies at all in the display. The number of men who will take part in the tilting will be between three and four hundred, including nights, squires and men-at-arms." Another striking feature of the tournanent will be a series of great military tattoos. Among the troops which will Guards, the Household Cavalry, both of these with massed bands, two regiments of cavalry of the line, and such famous olunteer corps as the London Scottish, ne Queen's Westminster and the London

illoo, while some wonderful lighting effects are to be produced by the Elecrical Engineers Volunteer Corps. PARSON STARTS A SALOON.

Clergyman in Britain Takes New Way to "Save" Church.

Rev. S. W. Thackeray, M.A., and ILD., a clergyman of the Church of England, has started, under his own personal management, a saloon where all the usual intoxicating liquors are solds. The house is a quirt, old-lashioned inn-called the Fish and Eels, at Hoddesdon. Essex. It stands on the banks of the liver Lea, and is much frequented by

The Rev. Mr. Thackeray acts as his wn barlender when not engaged in his clesiastical duties, and is the first ergyman, in England who has ever rved out "goes" of gin and whiskey nd half-pints of ale in a saloon. "In these days the Church is dying of speciability, and I am going to try to ive it across the bar of this public-

buse," is Dr. Thackeray's explanation: Dr. Thackeray's enterprise has not used unopposed. He has been asked the Camberwell Board of Guardians

Dr. Thackeray, in his reply, says: have only to say that I decline to resign my office of chaplain," and there the matter rests, officially, at present.

HOW THE KAISER TRAVELS.

The German state railway is much impled to effcourage the Emperor to travel as often as possible, for each journey he takes is a considerable sum in trivels in great splendor. As a rule. ourt trains are charged at the same rate as ordinary special trains. journey from Berlin to Elbing, near the

inperor and one for the Empress. hese are the property of the Prussian ndrih-east frontier, cost rather over \$1,500; and the same fee, is charged for the return journey.

A PERFECT HAND, How Its Appearance Became Familiar

to the Public. The slory of how probably the most respective localities, perfect feminine hand in America, he-

ame known to the people is rather in As the story goes, the possessor of the legrapher's one day and while talking.

out a piece of candy. The pose of kept in the family until one day, after First don't be in a hurry to get the reading a letter from someone inquir-meat in sait. Have it cooled in gooding as to who wrote the Postum and shape, but, not frozen. Trim hams Grape-Nuls advertisements, Mr. Post bacon and shoulders in a neat manner said to his wife. "We receive so many inquiries of this kind, that it is evident sonle people are curious to know, supwe let the advertising department

Licture its use was granted.

The case was presented in the light o extending a welcoming hand to the friends of Postum and Grape-Nuts, so he picture appeared on the back covers of many of the January and February magazines and became known to millions of people.

Many artists have commented upon it

as probably the most perfect hand in flie

world.

The advertising dept. of the Postum
Co. did not seem able to resist the
temptation to enlist the curiosity of the
public, by refraining from giving the
public owner when the picture clothes for froning it is best to use very be given later in one of the newspaper eppeared but stated that the name would announcements, thus seeking to induce the readers to look for and read the clothes tightly directly they are sprink- forthcoming advertisements to learn the

on the day it is shot, and it will be the public takes in the personal and smokehouse and smoke with moderate found to keep sweet for some time. I amily life of large manufacturers whose fire till you get good, rich color: A cold Sprinkled the collee well amongst the names become household words through smoke is useless. Flics won't bother feathers, or fur, as the case may be. extensive and continuous announce meat treated with carbon, which is when packing game to send away, ments in newspapers and periodicals.

********* SHELTERING SHEEP.

In sheltering sheep in cold or stormy weather, the greatest care should be exercised that they are not housed too warmly. Where sheep are shellered within buildings it is simply indispensible that the buildings be well venti-

This can usually be accomplished eadily where there are windows or on two sides of the building. Except ventilation may be had by opening some of the windows or even the doors on the lee side.

When sheep are confined to a yard in. ad weather, no attempt should be made to have them in a close building at The yard should have a dog proof fence. A fence made of boards or by building a straw stack on the exposed side will answer best, as the winds are then shut off, which greatly aids in the well-doing of the sheep. Such a yard shut up from the winds and facing the sun makes an ideal place for sheep in winter when they cannot get to the fields, but it must be kept sufficiently bedded as to be perfectly dry When sheep have the choice of lying in such a yard or in a covered shed they will usually prefer the former.

efforts for new business.

Company's service.

In cold weather sheep must be carefully safeguarded first from drafts and There is to be no Queen of Beauty. "We second from too warm housing, Both have discovered," said Colonel Ricardo are especially injurious to their health yesterday; "after careful historical re-Drafts come through cracks in the weather boarding or through having windows or doors open in the windward side of the shed. When thus exposed the sheep contract colds and cuturn is likely to follow.

Drafts are bad enough, but housing in sheds that are too warm is simply, disastrous to flocks. It induces sweating owing to the warm covering of the fleece, hence when sheep are turned ake part in this will be the brigade of from such a place into a yard in cold or stormy weather they quickly contract colds. Such treatment will soon week any flock. When the yards are exposed lo winds, and these blow stiffly, as they frequently do in practic countries, the disturbance is annoying to the sheep, and all disturbance retards well doing. Flaming torches will be a feature of the Give sheep the choice of a place on which to lie down on a windy day, and they will prefer lying in the open on the shel-tered side of a stack or a light board fence to lying in a closed shed, which indicates that their instinct tells them what is best for them.

SOIL FOR POTATOES.

Perliaps half of the success of the potuto raising industry depends upon the selection of the most suitable soil Good pasture land; broken up early and plowed and harrowed in carty will produce a sound crop and often a very large one. Clover sod for this purpose is excellen

and furnishes the soil a large amount of vegetable substance. Wet lands pro duce coarse, unpalatable potatoes of little value even as food for slock. The ground should never be while wet or heavy, as it injures the soi

and does more harm than the manure can offset. The ground should be pre pared as carefully and thoroughly for polatoes as for any other vegetable grop. Attention in this particular well repays the fariner.

If the soil is good but little manure, required. In highly enriched sail the plants are more liable to disease that resign the chaplaincy of the work- when grown in soils that are naturally puse, on the ground that "the occupa-good. It is a good plan to plow the house, on the ground that the occupa-tion of a publican is incompatible with the proper performance of his duties in n inistering to the spiritual requirements leave it until planting time about two weeks later, then harrow the ground two or three times till all the small weeds are destroyed.

When the vines are three to four inches high, take the cultivator and give the soil a good cultivation at least once a week for three weeks, and the field will be clean and free from weeds.

If you wish large, well-formed potaselect medium-sized tubers, cut them into four or six pieces, preserving as many eyes on each as possible. You pocket of the nation. His Majesty will then have strong, healthy vines and roots. If small tubers are planted whole. dere are two special trains, one for the the result in general is a quantity of small vines followed with an overpropor tion of small notatoes. The secret in state, but the travelling expenses are producing a good crop of potatoes is paid for by the Emperor himself. The first, rich soils and good seeds, followed by careful cultivation.

The question of selecting a variety

must be left entirely to the opinion of the grower.

SUGAR CURING MEAT.

In years past before the great packing ndustries were known or even thought of, the farmer and retail butchers each had a method of handling and curing pork products for the consumers of then

This method was handed down from generation to generation up to within the last twenty-five years, but each year As the story goes, the possessor of the this particular work seems to be more and was with some friends in a phofarmers or small markets are now abl to produce an article fit for table use hand with ils perfect contour and The packers, therefore, gain a stronger faultess shape attracted the attention of footing from year to year. Be your own the artist who proposed to photograph packer. Below we give a recipe for it. The result was a beautiful picture curing that never fails:

meat in salt. . Have it cooled in good Lay each piece separate and leave a least thirty-six hours to drain.

Get a box large enough to hold it Use barrel salt, rubbing each piece

as follows: Take a common-sized washtub filled with water and add one table pounds of sugar. Get an average sized stir till the polato floats. Pack the meat so all pieces are covered. If you wish a mild cure leave the ba

con sides in brine twelve days, hams and shoulders sixteen days, and for summer use bacon sides twenty-one days, hams and shoulders twenty-eight

Before-you smoke soak over night in clear water. This prevents heat drawing salt to outside, giving a heater appearance. For artificial smoke dissolve three

ket till required for ironing.

How to Keep Game Sprinkle the game freely with freshly ground coffee and the multitude of inquiries furnishes and the multitude of inquiries furnishes ten to fifteen minutes; then hang up in tablespoonfuls of Zanzibar carbon disFEDERAL LIFE ASSURANCE CO.

The Twenty-fourth Annual Meeting of the Shareholders was held at the Head Office of the Company, at Hamilton, March 6th, Mr. David Dexter, President, in the chair, Mr. W. II Davis, Acting Secretary, when the following

DIRECTORS' REPORT. Your Directors have the honor to present the Report and Financial State ment of the Company for the year which closed on the 31st December, 1905, duly vouched for by the Auditors.

The new business of the year consisted of two thousand four hundred and fifteen applications for insurance aggregating \$3,532,579, of which two thousand three hundred and twenty-eight applications for \$3,329,537.08 were As in previous years, the in me of the Company shows a gratifying in

crease, and the assets of the Ch. pany have been increased by \$275,140.56, crease, and the assets of the Cl. pany have been increased by \$275,140.56, and have now reached \$2,423,913.93, exclusive of guarantee capital.

The security for Policy-holders, including guarantee capital, amounted at the close of the year to \$3,293,913.93, and the liabilities for reserves and all outstanding claims, \$2,213,698.75, showing a surplus of \$1,080,215.18. Exclusive of uncalled guarantee capital, the surplus to Policy-holders was \$210,215.28.

Policies on seventy-eight lives became claims through death, to the amount of \$156,886.00, of which \$8,911 was re-insured in other companies.

Including Cash Dividends and Dividends applied to the reduction of premiums, with annuities, the total payment to Policy-holders amounted to

Careful attention has been given to the investment of the Company's funds in first-class bonds, mortgage securities and loans on the Company's policies, amply secured by reserves. Our investments have yielded a very satisfactory rate of interest.

Expenses have been confined to a reasonable limit, consistent with due The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of nearly thirteen per cent. In assets.

The assurances carried by the Company now amount to \$17.294,136.11, upon which the Company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

The field officers and agents of the Company are intelligent and loyal, and are entitled to much credit for heir able representation of the Company interests. The members of the office staff have also proved faithful to the

interests. The members of the pflice staff have also proved faithful to the Your Directors are pleased in be able to sidte that the business of the

Company for the past two months of the curernt year has been better than in the corresponding months of last year, and that the outlook for the future DAVID DEXTER,

is most encouraging. President and Managing Director. FINANCIAL STATEMENT FOR 1905. RECEIPTS. \$583.279.78 121,197.07 DISBURSEMENTS. 236,425.85 ASSETS, I ECEMBER 31st, 1905. Dehentures and Bonds . Dehomanes am.
Mortgages
Mortgages
Luans on Policies, Bonds, Stocks, etd...
All other Assets. 333,951.02 -- 82,423,013 0 JABILITIES. -Reserve Fund
Death Losses awaiting Proofs.
Other Liabilities
Surplus on Policy holder's Account. \$2,170,425.45 \$2,423,913,03 870,000.00 \$3,298,013,93

Total Security....
Policios were Issued Assur Total Insurance in Force Mr. David Dexter, President and Managing Director, in moving the adoption of the report, said:—I beg leave to submit for your consideration and adoption the report of the Company for the year ending 31st December 1905. In doing so I am pleased to say that it is the most satisfactory your Directory year it shows a gain of seven per cent, in premium income, thereon per cent, in interest searned, twelve per cent, in total income, ten per cent, (S319.038) in amount of new assistances attach. amount of new assurances placed, 7 per cent in amount of assurances in force, 12 per cent, in assets, 14 per cent, in reserves held to provide for the payment of Policy contracts now in force, and 43 per cent, in the surplus over at

The profits paid to policy-hold is also show an increase of his per cent, and the payments made to policy holders is per cent, in excess of the previous year The reserves now held to mee Assurance obligations as they mature are in excess of the present requirements of the Insurance Act, additions being made from year to year to meet the higher standard of reserves on assurance written prior to the year 1900, which the Act requires that we shall hold at the expiration of a term of years. All policies of assurance written since the year 1809 and many previous the eto are secured by reserves on 3½ per cent, and 3 per cent thanks. und 3 per cent. basis.

The profits to the policy-holders have been maintained in so far as it was possible to do so in the face of the intended thereon from various sources, which may be sumarized as follows: The increased cost of new pusiness owing to the methods adopted by competitors, particularly some of the American companies; the fees and taxes charged and levied by Provincial Covernments, the greater privileges and advantages granted to the policy hylder under the modern policy contract.

Lieut. Col Kerns and Rev. Dr. Potts were re-elected Vice-Presidents.

I would here remark in explanation of the Jast item that these additional privileges and benefits are increased privileges of travel, residence, occupation and continuance of policy, the same becoming not forfeitable after three years, until the reserve thereon is exhausted in payment of premiums. It will be readily understood that be readily understood that some of the causes which I have mentioned have tended to increase the cost of assurance, and others to impair the sources from which profits formerly accound.

The shareholders who provided the paid-up and additional guarantee capital for security to policy-holders when such a provision was necessary have fir no way encroached upon the profits to policy-holders, but have much less in return for their cash investment than the average rate of interest carned by the Company on investments.

Your Directors have always endeavored to the best of their ability to se-lect safe as well as profitable investments for the funds entrusted to their care and the securities held will fear the most rigid inspection.

Your Directors decided to ered a first-class office, building on the very desirable site owned by the Company and situated on the north-west corner of James and Main Streets, to meet the Company's requirements. Comjetitive cf James and Main Streets, to meet the Company's requirements. Compensive plans were obtained for a steel frame fireproof funding of eight storeys. Tenders were received and a contract let for the construction of such a building, to be completed in August next:

We are confident that the building will be completed in August next. prove to be a satisfactory investment, offording a reasonable return in office rentals as well as desirable offices for the headquarters of the Company. Lieut.-Col. Kerns seconded the motion, which was unanimously carried. The retiring Directors were re-elected, and at a subsequent meeting of the Directors Mr. David Dexter was re-elected President and Managing Director.

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writing to his friends.

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TIMELY POINTERS ON COM'S, The richest milk is that which cou near the end of the milking. A fest its

and get it to the customer as soon Clean milk is easier to obtain when the cows sleep in clean straw. If you have a breechy cow, blame ph nces, and short feed for it.

Keep the heifer-culves from your he cows. You cannot afford to sell than. SERVICE IN THE DARK.

est may not feel out of it because their clothes."

One of the participants in a quarrel

NO ANSWER TO THAT. The woman of the house had asked the kitchen lady to step down, to the

cil. I want the real article, and you Make your butter clean, keep it clean, have to pay more for that,'

"I what's the diffrence, ma'am? it's olive oil it's olive oil, isn't it, jist?"
"Norah, don't you know there's a great deal of imitation olive oil in the market?"

"How c'n that be, Mrs. Ma-arkley? Did ye iver see an imitation olive?" OLD SPANISH LAWSUIT.

Spain has a laysuit still unsettled that

A series of "social Sunday night services for working people" is announced in a Norwich, England, parish. The whole service will be conducted in the dark, "so that the process and shabble and the accumulated sum in dispute and the accumulated sum in dispute would have reached fabulous millions had not four centuries of attorneys, barristers, and court officials taken considerate measures of appropriation to prevent the amount becoining unwieldy,

always wrong, and usually both arc.

closed that the first half pint of milk corner store and purchase a bottle of At the expiration of this time it is a milking contained only 1.07 per cent, ready for the sweet pickle, which is made of cream, while the last half pint dop-"And be sure, Norah," she said, tained 10.36 her cent. of cream. get the pure article." tub filled with water and add one table-spoonful of pulverized salipetre and two the impurities that were in the milk up "Yes, ma'ams" responded Norah; "[1] look at it mesilf on' see that it's pure." with it., So, if we desire clean butter "But you can't tell by looking at it." potato and put in the tub, add salt and we must keep the milk pure. "Some I can tell wheteher it looks A cow with a poor milk record w clane 'r not, can't 1?" in a borrel with each piece on end, and probably not produce a cell that will then pour brine over and weight down prove a profitable milker. "Yes, but that wouldn't make it olive