#### In 999 Years, at Compound Interest, It Would Pay Off the Debt.

An instance of the danger of a little arithmetic has occurred at Birmingham. A far-seeing alderman objected to building the council house upon ground held only upon a 999 years' INCREASE IN NEW BUSINESS. lease, at the end of which land and buildings, Birmingham buildings are, of course, durable, would belong to the ground landlord.

on presented \$50 to be accumulated at pany, Yonge, Richmond and Victoria Cash Profits...... 85,390 22 compound interest to buy them back again. It seems, however, that \$48.98 could safely be devoted to the present purchase of turtle soup for the corportion; two cents would be suffitient, supposing that interest, rent and money had not been abolished meanwhile, and that the end of the world had not come!

! Figures we know will prove anything. The ancient Greeks showed mathematically that a hare could never pass a tortoise. Suppose, they said, the hare was ten times as fast, but the tortoise had a hundred yards' start.

While the hare run the 100 yards the tortoise would gain a fresh start of ten yards. While the hare cleared this off, his slower competitor would make a yard. When pussy had paced the yard the start would be one-tenth yard; similarly it would be reduced to eae-hundredth, one-thousandth, and so on, but it never vanishes. I wonder how many of my readers can show where the fallacy lies?

#### LIME AND FERTILITY.

The actual amount of lime taken by crops is very small, but that little is essential. Wheat, for instance, takes its phosphate as phosphate of lime and phosphate of magnesia, but the amount of the latter found in the grain ash is four or five times as much as of the former. Frank Wallis, of Lincoln, England, who is a high authority, says:-"Reference to Ville's table will show us what a small quantity the crop really requires. The large quantities of lime used in the past have had a far greater influence in that unfortunate process of fertility denudation than in directly feeding the erop. If, however, the Thomas-Phosphate form of phosphate is used, it ly; a rate of interest of 31-2 per cent will amply provide lime for all crop for all business written since 1895, and requirements, and for soils deficient 41-2 per cent. for business written prior in lime. Thomas-Phosphate is univer- to that date. sally recommended as economically meeting a dual requirement."

Cornstalk pith is of high value in the manufacture of smokeless powder.

In China there are large cities that financial statements. have no municipal organization and spend nothing on public improvements or for official expenses.

The Creat Fire at the Windsor, N.Y.

Int cure. Why delay? Send at once bear most favorable comparison. ents. Outfit \$1.00.

but will not touch champagne.

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China still are examined in archery turn, in addition to paying taxes and and stone slinging.

TO CURE A COLD IN ONE DAY Take Larative Bromo Quinine Tablets. All Draglists refund the money if it fails to cure. 250.

outs fetch twenty cents.

ince orop until paid. J. Mulhall, Sloux City, la.

Prominent men in Boston are advorating the erection of a municipal crematory for the disposition of the pauper dead.

For Over Fifty Years MRS WINSLOW'S SOOTHING SYRUP has been used by mothers for their chil ren teething. It soothes soon as the changes are completed. It the chil' softens the gume, allays all pain, tures wind rolle, an the best medy for diarrhoes. 25c. a botthroughout the world. Be tle Sold by all be " in's Southing Syrup."

The Catapunan Society, an organization that supports the insurgents in the Philippines, is said to have 8.000,-900 members.

La Toscana, 10c.

London bakers are trying to do away with the "hot cross bun."

## How's This?

We offer One Hundred Dollars Reward for any case of Catarrh that can not be cured by

Hall's Catarrh Cure. F. J. CHENEY & CO., Props., Toledo, O. We the undersigned, have known F. J. Cheney for the last lo years, and believe him perfectly honorable in all business transactions and financially able to carry out any obligations made by their firm.

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27th ANNUAL REPORT OF THE

# Confederation Life Association.

CRATIFYING INDICATIONS OF PROGRESS.

The twenty-seventh annual meeting of the Confederation Life Association Endowments...... 127,655 00 A learned mathematician thereup- | was held at the Head Office of the Com- Surrendered Policies ......... streets, Toronto, on Tuesday, March 14th, 1899, at 2 p.m.

There was a large attendance of those interested in the affairs of the association.

Hon. Sir W. P. Howland, President, was appointed to act as Chairman, and or, as Secretary.

After the usual formalities the fol- Cash in banks, and sundries ...... lowing report and statements of the affairs of the Association for the year 1898 were presented.

#### REPORT.

The Directors herewith lay before the Policyholders and Shareholders the report of the business for the year 1898, and in doing so they feel that both Policyholders and Shareholders will find ground for congratulation with TOTAL SURPLUS SECURITY FOR the results of the operations for the year. The business generally has been well maintained, and a satisfactory volume of new business has been secured on the lines which have guided your Directors in the past.

There were received during the year surance of \$3,383,393; of these 2,251 for \$3,164,443 were approved: 118 for \$205,-450 were declined, not coming up to the books and are correct. Company's standard, and 12 for \$13,500 were deferred for further information. Including bonus additions, the new business for the year was \$3,186,450. The total business in force at the close of the year was \$29,677,418, under 19,950 policies on 17,106 lives.

the insured were very favorable, and considerably under those for the previous year. There were 99 deaths, calling for the sum of \$183,931 under 112

The valuation of the policy and annuity obligations of the Association has been made on the conservative basis used for the two previous years, name-

The usual financial statements are herewith submitted, and they will be found to exhibit the position of the Company at the close of the year.

their audit each month, and their report will be found appended to the

ments, it will be noticed that substantial payments have been made to the Policyholders in the way of profits, the sum of \$85,390.22 having been paid Was an awful calamity, but cannot during the year. Taking the last four be remedied. Now, Catarrhozone can years, a total sum of \$345,276 has been has all been obtained while the exremedy and is a positive cure for paid to Policyholders in this way, givcatarrh and kindred dreaded diseases. ing an average of \$86,319. During the This statement is backed up by bush- same four years the net interest and els of testimonials, which, we have and rents received have been sufficient to can produce. Snuffs, cintments, washes, pay the net claims arising from deaths, etc., have been proved useless in giv- and leave a surplus of \$153,840; and ing relief or curing catarrh, bron- during the same period, the expense chitis, irritable throat, nasal and ear ratic has been gradually brought down passages, but Catarrhozone, the ozon- a result, in view of the volume of new ated air cure, does not only give im- business maintained and the existing

for sample bottle and inhaler, 10 Your Directors, after careful consideration, concluded that the improve- ing to the government standard of N. C. Polson & Co., Kingston, Ont. ment in business generally would war- valuation is \$416,206, an increase over rant them building on the vacant land Elephants are said to be fond of gin on Queen street which forms part of the Head Office block, and they have accordingly erected a three-storey prove eminently satisfactory to our brick building containing eight stores and two flats, the latter used as showirsted by 27 superb photo-engravings; anybody can rooms. All were occupied as soon as searn and exert a magic influence over others, cure dissouth of the stores has been groundrented, and the lessee has erected a brick building thereon, for warehouse purposes, so that what was non-pro-Applicants for military service in ductive, is now yielding a very fair re-

all other charges. Your Directors also, though receiving a good rental for the Yonge street shops in the Head Office building deemed it wise, when the corner store became vacant some time ago, to make Horse meat sells in Paris for from changes in the construction of the ten to twenty cents a pound. Prime fronts on Yonge street and part of Richmond street, by which the heavy piers, which were undesirable from a lowa Farms for Sale, \$2 per acre cash, Bal- commercial standpoint, will give place to a construction that will admit of more window space, and by that means be more suitable for the purposes for which the space is likely to be used These changes are now being made, and will shortly be finished, and the whole space has been let at satisfactory rentals, and will be occupied as will also be satisfactory to learn that the Head Office building is filling up with good tenants at fair rentals and

> with good prospects. Reference was made in the last annual report to the returns from the President and Directors are in one properties taken over in the City of sense doing no more than their duty Toronto, and your Directors are now in looking carefully after the affairs able to report a still further improve- of the association as has been done RELIANCE CIGAR ment in the returns, with better pros- last year, yet I think that it is due pects for the present year both as to to them that there should be an ear-

rents and sales.

on the part of our field staff, and also of the employees generally. All the Directors retire, but are elig-

ible for re-election.

W. P. HOWLAND, President. J. K. MACDONALD, Mng. Dir.

Receipts.

Premiums (net)...... 965.626 3 In erests and rents (net)..... \$1,231,197 35 Expenses, Comm's etc..... Dividends to Stockholders..... Balance..... 549,019 9

Mortgages and Real Estate .....\$4,200,193 Bonds and Debentures ..... 1,388,336 43 Mr. J. K. Macdonald, Managing Direct- Loans on Policies and Stocks...... 804,224 Outstanding and deferred premiums..... Interest and Rents due and accrued ...... Liabilities Reserve. Hm 32 and 42 per cent. (Reserve Government Standard \$6,178,499 00.)

> Capital Stock Paid up...... 100,000 0 Cash Surplus (Government Standard) ..... \$ 416,206

Declared Profits.....

#### AUDITOR'S REPORT.

POLICY HOLDERS ......\$1,416,206 0

We beg to report that we have complated the audit of the books of the association for the year ending December 2,381 applications for a total new in- 31st, 1898, and have examined the youch ers connected therewith and certify that he financial statements agree with the

The securities represented in the assets, with the exception of those lodged with the Dominion Government, amounting to \$84,500, and those deposited with the Government of Newfoundland, amounting to \$25,000, have been examined and compared with the The claims arising from death among books of the Association, and are correct, and correspond with the schedules and ledgers.

The bank balances and cash are cer tified as correct.

W. R. HARRIS, R. F. SPENCE, Auditors.

Poronto, March 4th, 1899. Sir W. P. Howland, President, i moving the adoption of the report and financial statement, said:-

"It affords us sincere pleasure, gentlemen, to be able to present you with the report and statements in regard to the business and the position of the Company which you have just read. They afford evidences of satisfactory progress and success in every depart-The auditors have continued to make ment of the Company's business. The new business secured during the year, notwithstanding the increased competition, was somewhat in excess of that By reference to the financial state- obtained in the previous year, and at the end of the year we had insurances force at the end of 1897. This large rebellion of 1798. and satisfactory amount of business pense ratio of the company has been less than that of the previous year, which proves that the business of the association continues to be of a permanent and reliable character. The death claims for the year aggregated ous diseases. Ask your dea'er to obtain \$183,931 which were \$59,893 less than supply. Lists mailed free on application. those of the previous year. Our financial statements show an increase in income for the year of \$46,670. There mediate relief, but effects a perman conditions, your Directors believe will was paid to policyholders during the Sillon Poultry Crit is the best digester in the market year the large sum of \$455,973, and our cash surplus over all liabilities accord-

he previous year of \$50,367,000. "We consider that these facts fully justify us in the belief that they will policyholders and shareholders, and will insure the continuance of the generous support which the company has received from the public."

Mr. W. H. Beatty, Vice-President, in seconding the adoption of the report,

"I will just make one remark, which am sure you will be delighted to hear, and I think it will be particularly gratifying, to the gentlemen of Dr. Arnott, Berlin who will convince you be can cure you the field staff, namely, that this year down to the present time the business. secured is largely in excess of that for the corresponding period of last year, and is preater to n that of any prev-

lous yea: 'I W. Macdonald, in moving the resolution thanking the President and directors of the association for their faithful attention to the affairs of the company during the past year, said :-I do not think, in view of the report which we have just heard read and the remark of the President and the one remark made by the Vice-Presidert, that a resolution of this kind ough to be " a lered of a formal har eter. As a pol cyholder I have had a great deal of satisfaction in submetin' medicarione made upon my premiums out of the profits, and I have been a share' older with very considerable satisfaction to myself, and while it is true that the Presid nt. Vicerose word of appreciative thanks, see-The Directors are pleased to report | " that the duty has been so well discontinued diligent and faithful services | charged as in the present case.

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ing this resolution. Rev. Mr. McGillivray, in seconding this resolution, said :-"I share very fully with the pleasure of the mover of this resolution in rising to second it. My pleasure does not reach quite as far as that of the mover. He is both a policyholder and a stockholder. I only have the privilege of being a policyholder in the Confederation Life Association, but I fee' in that particular I have, in commor with all policyholders, a very good and a very safe investment, and if it does not yield any very immediate returns it is sure to yield very satisfac- BOILER tory returns in due time, if not to my-

therefore have much pleasure in mov-

self, to others." "No one can read the statement or hear it read without being fully satisfied with the very satisfactory way in which the business of the associa-cuted during the year.

"It is interesting to notice that income from premiums is very near the million mark and that the income from interest and rents has been more than sufficient to pay all the death claims during the year.

"Speaking for the policyholders and as one who has now been a policyholder for twenty years I have very great pleasure in expressing my entire satisfaction with the way in which the business of the company is conducted, and the splended exhibit which has been presented to us of the past year assures one that the greatest possible care has been bestowed upon our affairs by the directors and officers of the association, and with very great satisfaction I second the resolution proposed by Mr. Macdonald."

A resolution thanking the officers the members of the agency and office staffs for their faithful service in the interests of the association during the past year was proposed by Mr. W. H Gibbs and seconded by Hon. James Young and replied to by many of those present, the members of the field staff generally expressing themselves highly gratified with the very encouraging report of the operations of the association for the past year which

has been presented to the meeting. All the retiring Board of Directors were unanimously re-elected, and at the meeting of the new board held immediately after the adjournment of the annual meeting Sir W. P. Howland, C. B., K.CM.G., was re-elected President and Messrs. Edward Hooper and W. H. Beatty Vice-Presidents.

Susan Cunningham. Faughiletra, county Armagh, died on the 5th ult., in force aggregating \$29,677,418, an in- at the age of 104 years. She was able crease of \$1,345,413 over the amount in to relate many of the incidents of the

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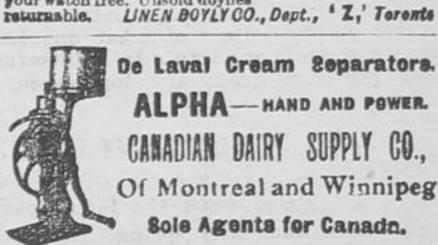
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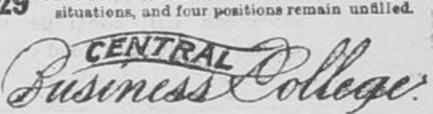
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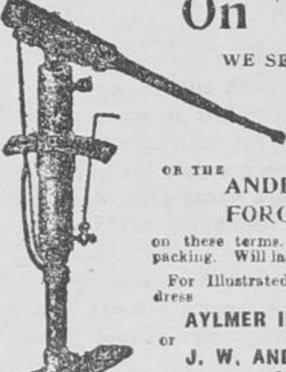
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