elphia, Boston, Cleveland, Quebec, Montreal, Ottawa,





HOME OFFICE OF THE

Company's Policy-claims paid in 1904 averaged in number one for each minute and a quarter of each business day of 8 hours each, and, in amount, \$102.54 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S **BUSINESS DURING 1904 WAS** 

391 per day in Number of Claims Paid. 6,561 per day in Number of Policies Issued. \$1,426,700.50 per day in New Insurance Written. \$114,080.67 per day in Payments to Policy-holders and addition to Reserve. \$73,326.81 per day in Increase of Assets.

\$55,985,756.91 Gain over 1903..... 6,097,952.80 Increase in Assets during 1904. 22,438,003.64

ASSETS	and the second second
United States, City and R. R. Bonds and Stocks	201 270 010 12
Bonds and Mortgages	\$64,270,818.12 33,094,145.00
Real Estate	16,806,932.86 7,323,372.74
Loans to Policy-holders	2,889,649.63
Premiums, deferred and in course	2 242 263 15

\$128,094,315.24 LIABILITIES

leserves . . . . . \$112,351,323.00 14,835.219,99 \$128,094,315.24

The Company OF the People, BY the People, FOR the People

Paid to Policy-holders since Organization, plus \$277,290,466.48 Number of Policies 8,029,906 the Amount now Invested for their Security . \$277,290,466.48 mount of Outstanding \$1,470,424,281.00 Amount of Insurance \$436,570,349.00 issued in 1904 . . . \$436,570,349.00

In its Ordinary Department policies are issued for from \$1,000 to \$1,000,000 on individual lives, premiums payable annually, semi-annually or quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums. THIS COMPANY'S POLICIES ARE PLAIN BUSINESS CONTRACTS WHICH TELL THEIR WHOLE STORY UPON THEIR FACE;
LEAVE NOTHING TO THE IMAGINATION; BORROW NOTHING FROM HOPE; REQUIRE DEFINITE
CONDITIONS AND MAKE DEFINITE PROMISES IN DOLLARS AND CENTS.

RECORD OF GROWTH IN TEN-YEAR PERIODS

\$2,915,987.86 \$2,804,004.87 \$77,658,420.00 \$613,120.25 675,447 18,208,742.75 4,084,088.21 3,574,909 441,375,367.00 55,985,756.91 128,094,315.24 14,835,219.99 8,029,906 1,470,424,281.00 1904

ALBERT KENNEDY, Assistant in Charge, KINGSTON, Exchange Building, 114 Brock Street.

# CANADIAN SECURITIES

DEPOSITED WITH THE DOMINION GOVERNMENT FOR THE

47,535.56 50,126.67

372,299.99

414,000.00

186,000.00

50,000.00

97,333.33

Dominton of Canada Inscribed Stock - \$97,200.00 Toronto Local Imp. Debenture Bonds Toronto Local Imp. Debenture Bonds Canadian Northern Railway Bonds Province of Manitoba Drainage Province ci Manitoba Government Town of Salaberry, Valleyfield, Bonds Town of Malsonneuve Bonds . . . Province of New Brunswick Bonds .

Province of Quebec Inscribed Stock Toronto General Consol. Loan Debenture Bonds

292,000.00 City of Winnipeg Debenture Bonds City of Montreal Consol. Fund

\$2,612,495.55

where it does not be the work for the first two years and con

463,315.76

1.—Principal Grant himself was the editor-in-chief for one year, 1902-03. 2.-An effort was to be made to get Prof. Shortt to take that work for

ing to the terms of two letters, which I had written to the late principal and the main points of which were: had assumed. In fact they did not let that I came down from Toronto to

y after a hanquet had beer | red and sixty, and besides incurred a held in Ottawa under the auspices of heavy hill for half-tones. This one in October last I presented a finan- in every case of dull, sallow com-In this interview he said that he had seen Prof. Shortt and that he had succeeding number. I wrote to Prof. Cappon, who have to ask that the sponsible for. On account of this the committee offered me a two years' extension of my term, which I very this great medicine, which is instant the left the work of editor-in-chief for the follows to eighty pages, until I paid off reluctantly accepted. I would have

Shortly after we began the work, I had conceived, viz., that of bringing the most severe set-back that it has saw that little could be done without the Quarterly into closer touch with received since I became connected with other universities, by asking men it. We lost many more subscribers my own money, I wrote to the chair- from these educational centres to be- during the following two months than man of the committee, setting forth come members of an advisory commit- we lost during the previous two years,

according to the understanding on Matters ran along smoothly for a crous type. The article, I understand the manufacture of the editor which I accepted the management, and while until it became Prof. Cappon's having no reason to fear that the turn again to edit a number, when he in charge of this number, but was to create an impression.

Under these conditions I agreed to assume the duties of business man
to infere the fair reputations the duties of business man
to infere the fair reputations assume the duties of business man
to infere the fair reputation that was working so harmoniously and successful; or that they make for him a list of the subscribing either the editor or myself, he at once ordered a number of reprints, Under these conditions I agreed to assume the duties of business manager for three years, with the hope of paying off the debt, which then existed and of increasing the circulation and advertising income. When the ithout giving it to the publishing comparison of the publishing a it is once given, it is mittee was called to consider this led in testoner, one or two members of the should have proposal, the principal was in the hospital and nothing could be done from the proposal. The agitation resulted in Prof. Shortt's deposition. The agitation the list. But now that he was editor of the number himself, he athospital and nothing could be done until he could be present. As soon as he could attend another meeting aside and the old arrangement of an editorial board revived. All this was called and I was appointed business themself and I was appointed business the state of the number himself, he attempted it again. Mistaking the orthogonal der those who were set to do the Regulated by Dr. Hamilton's ness manager for three years, accord- done without any thought of how it work, destroyed the wrappers and new ing to the terms of two letters, which would affect the financial side of the once had to be made and remarks

and the main points of which were:

I.—I was to assume all the financial responsibility of publishing four numbers a year of eighty pages each.

2.—I was to pay off the debt, and increase the circulation.

I did not like it, I might resign. I would have gladly taken this course, accept this he very excitedly consental increase the limit and looks that delight the second accept this he very excitedly consental increase the limit and looks that delight the second accept this he very excitedly consental increase the limit and looks that delight the second accept this he very excitedly consental increase the limit and looks that delight the second accept this he very excitedly consental increase the limit and looks that delight the second accept this he very excitedly consental increase. 3.—My communications were to be would have gladly taken this course, accept this he very excitedly consented ing the blood, and thereby building all the conditions on which I accepted money, which I would lose, as matters right. We had proceeded only lifton's Pills accomthe position were understood only by the committee refused to take over a short distance when it occurred to short time him that he had a previous engage—"I can As an evidence of this understand tion we received a number of strong ment, but would meet me at the ilton's Pills for the complexion writes mg, however, are the arrangements, invotests, and some of the Quarterly's printer's on the following day at Prof. Shortt, and Asst. Prof. Mar. further assistance.

the late principal sent for me. As soon as I received the hill for this ctill showed a large deficit, every dol. and rough, Dr. Hamilton Pills quickly

hope that a number of men from other Canadian educational centres rould be encouraged to co-operate in making the magazine a national high class Quarterly and in that way do something to develop the idea of unity among Canadian educations. The next issue was a letter with the complete the debt. In reply, I received from much preferred to settle with the committee, and hand the management to someone else. But they were not will someone else, But they were not will important to make such a request and there was nothing for me to do before the committee, if I did not wire him before Monday at five o'clock. The next issue was the continue and make the best of a very disagreeable situation.

J. J. Harpell Relates His Experiences

On Queen's Quarterly.

Something to develop the idea of unity among Canadian edvelop the idea of unity among Canadian edveloped the intervent at the intervent of the committee. If idea not with the intervent of the committee, in the unity of unity among Canadian edveloped the input of unity among Canadian edveloped the input of idea not only contained to his with the intervent of the committee. The edvelo would have to raise the money on knew of the interference he received publish an article that has not only from one of his associates, require no but which is sectarian of a very dang-

shall, and also his signature to the heading of the stationery, which was printed before he died.

About the end of April, 1902, and published a number of over one hund before he died.

The first number under the new editor. I called him over the telephone. He gave the excuse that he had a class at twelve and therefore checks. But Dr. Hamilton's Pills could not keep his appointment with much improved."

# SUTHERLAND Hair Grower

Grew this Hair





the necessity of, in some way, raising money to expend in getting the understaking started and showing how it would pay in the end. The reply I received was to the effect that the matter rested entirely with myself, and that if I had confidence in it, I would have to raise the money on would have to raise the money on the interference he received publish an article that has not only a few solutions of the committee to the magazine. Very much beneath the form this move. But there form this move, But there found it very much more difficult to get new oney. I brought to get new oney.

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THE LOW HAVE BUT OF T

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Men occasionally grumble at the