

JUST HOW WE STAND.

The following is an extract from a speech delivered by B. Hal. Brown, Manager of the London & Lancashire Life Insurance Co. for Canada:

We regret the shameful conditions which have been revealed through the investigations now being carried on by the committee of the legislature in the State of New York. The great New York companies appear to have become unwieldy. Resignations have been forced in one company and high officials were in others. Their deeds are bare-faced scandals and all high principled honest insurance men blush to know that such conditions could have been allowed to grow and continue. Methinks there will be a turning toward British institutions and I note that the principles upon which they do business are favorably commented upon by the press, and some leading American Officials, who are now in trouble. Who can say what the results are to be? One thing is certain, and that is John Bull will still continue to do business (life insurance particularly) at the same old stand, and in the same sterling way. A golden opportunity is ours, and it will be our own fault if we do not avail ourselves of it. Now just a word about the position attained by this company. Our new business in Canada for the first nine months of the current year shows an increase of 20% compared with that of 1904. The income has increased \$30,000 for the same period and amounts to \$551,630, while the assets are increased by \$216,739, and stand at \$1,449,949.20 of solid first-class securities, upon which not one dollar of interest was ever due and unpaid at the close of the year. The income of the Company, from all sources, amounted during the year 1904 to \$1,816,412. The amount added to the funds as the result of the year's operations amounted to \$688,467, leaving the funds in hand to \$10,062,886. The Company occupies an enviable position among sterling life offices and carries upon its books upwards of forty million dollars sums assured. The ratio of expense in Canada to total income is 15.9%, indicating the conservatism exercised by those who direct the affairs of the Company. The policies of the Company are world-wide, free from restrictions as to residence, travel or occupation, and are incontestable and non-forfeitable. The business affairs of the Company respecting Canadian business are administered wholly in Canada. The funds earned in Canada are invested and retained in the country, affording Canadians all the advantages of a Home Company with the further protection and safeguard of English connection. Lewis H. Beer is the Manager of this sterling company for this Province and invites all intending insurers to call on him before placing their risks elsewhere. 11-111ts twftr.

Call and get some of those nice dinner and tea sets that are offered at a bar gain. W. P. Colwill. 12-1d twf4w.

A large variety of new and dainty fancy cups and saucers for Xmas gifts, at Tanton's. 9d 11.

For Xmas baking—seeded raisins, leavened currants, candied peels, cooking figs, Sultan's raisins, shelled walnuts and almonds. Flavoring etc. fresh and pure at Beer & Goff's. 9d 11.

Tobacco—Our special mixture—nicely cut and only 5c per oz.—A. W. Reddin Phem B, Central Drugstore. 9d 21.

White blankets, grey blankets, brown blankets, all wool, part wool, all cotton, just as you like them priced \$1.00 to \$8.00 a pair.—Prowse Bros. 9d31w11

CANADA'S INSPECTION OF LIFE INSURANCE

Continued from page 9

statements as well as the closing items in other accounts of the company are closely scrutinized in order to ascertain, among other things, if there has been any misplacement or transfers in items of assets. By such scrutiny irregularities in this and other respects are discovered and remedied. The occurrence of any such irregularities we believe has been reduced to a minimum. Instances have occurred of such misplacement of items.

OUTSTANDING AND DEFERRED PREMIUMS AND ACCRUED INTEREST

It is a tedious matter to check the accuracy of the items of outstanding and deferred premiums of accrued interest. These are items which have not passed through the cash income, and from these into the ledger items of assets. The examiner, therefore, cannot apply the usual test of accuracy which he has at his disposal in the case of the ledger items of assets. He is able, however, to make an estimate sufficiently close to satisfy him that no error of any magnitude or consequence has been made. The check the various details in these items and also to examine the sufficiency of the security in the case of all the policy loans would require the whole time of several additional examiners, but I do not think, under ordinary circumstances, such examination necessary. The foregoing observations as to inspection of assets relate principally to Canadian companies.

DEPOSITS BY COMPANIES OTHER THAN CANADIAN

In the cases of companies other than Canadian the statute requires that there be made with the Receiver General or with Canadian trustees appointed under and for the purpose of the Insurance Act, deposits of securities at least equal in value to the liabilities to policy holders in Canada, including matured claims and the full reserve or reinsurance value for outstanding policies. Accounts from time to time demands are made on all such companies for increased deposits, and the amounts so deposited by such companies now amount in the aggregate to \$54,195,265 Nov. 8th, 1905, the deposits in several instances being in excess of the requirements of the statute, and in no case less than such requirement.

It follows from the foregoing that the principal assets, in fact almost the total assets in Canada of such companies, are in the hands of the Receiver General at Ottawa, or with Canadian trustees, and where trustees have been appointed, as has been done by eight companies, the assets are invested in them, consisting of mortgages, bonds, stocks and debentures, are examined from year to year in the same way as the assets of Canadian companies.

LIABILITIES

Particular care is taken to see that the liabilities are not understated. The principal items of liability are in the case of life companies: (a) Claims for death losses and matured endowments, and annuities claims due and unpaid, or in process of adjustment or adjusted, but not due or resisted, and (b) Reserve liability in respect of outstanding policies in force, and in

the case of companies other than life companies; (c) Amount of unsettled losses reported to the company, dividing them into the several classes of adjusted but not due, in process of adjustment etc.; (d) Reserve of unearned premiums.

OUTSTANDING LOSSES AND CLAIMS

The loss or claim books, and where necessary also the claim papers and notices of claims are carefully examined to ascertain if the outstanding liabilities under headings (a) and (c) have been accurately estimated, and where errors or omissions are found they are corrected.

UNEARNED PREMIUMS IN NON-LIFE COMPANIES

In order to obtain the exact amount of such unearned premiums, a separate calculation would be required to find the amount unearned of each individual premium pro rata for the time unexpired. By a proper method of grouping, however, in accordance with the length of time which the various policies have to run, it has been found possible to ascertain to the correct approximation to the correct amount without the laborious calculation necessary if each policy was taken separately.

RESERVE LIABILITY IN LIFE COMPANIES.

Section 25-10 (a) of the Insurance Act provides that "once in every five years, or oftener, at the direction of the minister, the superintendent shall himself value or procure to be valued under his supervision all the policies of life insurance of Canadian companies and the Canadian policies of life insurance of companies other than Canadian companies licensed under this act to transact the business of life insurance in Canada."

It was the intention of Prof. Cheriman, the first superintendent, that the quinquennial valuation of the policies should take place upon the same date, and the first quinquennial valuation was made as 31st December, 1879, and the results published in the report of 1880, issued the summer of 1881. The second of such quinquennial valuations was undertaken as at 31st December, 1884, and the results published in the reports issued in 1885 and subsequent years. The work was then found in anyone year to check in the general accuracy of the items or more of the various statements, the estimate thus determined is used only in a few cases to supply the reserve item omitted from the annual statement. The items thus supplied are indicated by a foot note in the published blue book as "estimated by the department."

Most of our Canadian companies have well established and efficient actuarial departments, presided over by skilled and competent actuaries, and have also on the staff of these departments students of actuarial science who have passed one or more of the examinations either of the British Institute of Actuaries or of the Actuarial Society of America. An exact valuation of the policies is made each year by the company's actuaries. In fourteen out of twenty one Canadian companies the method of valuation adopted is higher than the government standard. Three of the remaining seven are new companies, to which the higher standard which came in force 1st January, 1900, applies.

CONSIDERABLE INCREASE OF SURPLUS

thus in the case of the large numbers of these companies involving over ninety per cent. of the reserve the liability returned is greater than the companies are required to show under the provisions of the Insurance Act. In no case is a lower reserve returned than that produced by the Government Standard. (Since the 31st December, 1904, a valuation has been made in the department of the policies of four of these Canadian companies with the following results: Companies valuation \$34,013,830 Department's valuation 31,386,984

Excess by standard used by the companies \$ 2,626,866 Several other companies have made their valuation both upon their own and also upon the Government Standards of 865,145 In the other companies the estimated excess is 200,000

\$3,692,011 And made a eye bath hot, and to my kittens great surprise, I dipped them in the pot. To-day, my kittens all are dressed in black so rich and deep I mourn no more, and now am blessed. When'er I roam or sleep. The moral of my song is plain, To women bright and wise; If you would pleasure, profit gain, Just use the DIAMOND DYES.

RESULTS IN CANADA.

There are at present 110 companies licensed under the Insurance Act for the transaction of business in Canada. Twelve varieties of insurance are carried on by them, viz: Life Insurance, Life Insurance in the assessment plan, Fire, Inland Marine, Inland Transit, Guarantee, Contract, Accident, including Employers Liability, Sickness, Steam Boiler, Plate Glass and Burglary Guarantee.

Of these companies fifty-one are Canadian, thirty British and twenty-nine American. There are also eight life companies, (four British and four American), which ceased to transact new business in Canada before the Life Insurance Act came into force, but which are entitled under section 32, of the Insurance Act to carry on all business connected with policies existing at 31st March, 1878. These companies as well as the licensed companies, make annual returns to this department.

Upon looking through the statements of the business of 1903 examined by the department, it is found that corrections were made in over 600 items (608) and this would probably be about the average number of changes from year to year. The earlier years would probably show a larger number of errors, for the reason that the examiners have endeavored to instruct those engaged in the preparation of Government returns as to the proper and most expeditious methods of compilation. The result of this instruction has been a greater uniformity in the statements of companies doing similar kinds of business and a greater degree of accuracy attained through a smaller expenditure of labor than prevailed in the earlier days of the Department.

New companies, however, are from time to time (and now quite frequently) receiving licenses, and the first statements of these companies are usually very crudely prepared. In the older companies change of the officials who compile the statements is another source of incorrect returns. It is proper to mention that the corrections made have been invariably acquiesced in by the companies.

THE ONLY FALSE RETURN RECORDED.

Mention may be made of one instance referred to above of a false return made to the department, the company referred to is out of existence and the officials concerned have disappeared from the field of Canadian insurance. The Canadian manager of a British Fire Company, by a misrepresentation of the nature of his business, was licensed in Canada, made a return which understated the reserve of unearned premium liability. Upon an examination of the company the discrepancy was discovered and the company was called upon to make an additional deposit. The British manager of the company was not satisfied, however, that the amount of the reserve as calculated by the Department was correct and he employed a large staff of clerks for several weeks to calculate the exact unearned position of the premium on each risk in Canada. The result was that the Department's finding of the reserve was confirmed in every particular. The company shortly afterwards went into liquidation. The deposit with the Receiver General was sufficient to pay all Canadian claimants in full and to reimburse all Canadian risks with another licensed company.

In two or three instances, companies invested a portion of their funds in securities not authorized by the statute in that behalf. To this the Department of course took exception. The objectionable securities were thereupon disposed of, and other securities substituted, to the satisfaction of the department. In view of the large number of companies (110) to be visited in a limited space of time, and the large number of items to be checked, it is not contended that every irregularity found out. This would be an impossibility even if a much larger staff than our own was employed in making the examinations. We do content, however, that no error of any magnitude or consequence has been made.

A FELINE DITTY - ON - DIAMOND DYES



My kittens there, were white and gray, 'Twas hard to keep them clean; No matter how I worked each day, The kits looked very mean. They'd go out in the morning clad So tidy and so trim; At night, they'd come home looking sad, With clothes so soiled and grim. I could not keep them tidy, neat, One hour of the day When they were in the field or street, With other cats at play. I then procured the DIAMOND DYES, And made a eye bath hot, And to my kittens great surprise, I dipped them in the pot. To-day, my kittens all are dressed in black so rich and deep I mourn no more, and now am blessed. When'er I roam or sleep. The moral of my song is plain, To women bright and wise; If you would pleasure, profit gain, Just use the DIAMOND DYES.

ing the examinations. We do content, however, that no error or irregularity of any magnitude or consequence has been overlooked and certainly none that has in any way affected the solvency of any company coming under the supervision of this department.

The foregoing deals with the nature and object of the annual inspection of insurance companies by this office, the methods adopted in making such inspection and to some extent with the results produced. The question of policy as to what amendments are necessary or desirable in the Insurance Act was not under consideration and no expression of opinion upon that subject is therefore offered.

Respectfully submitted, W. FITZGERALD, Superintendent of Insurance. Minard's Liniment for sale everywhere

COMING EVENTS.

City Council meets on the second Monday in each month, Dr. F. F. Kelly Mayor; W. W. Clarke, City Clerk.

S. O. E. Election of officers for 1906 Lodge Prince Edward Tuesday Dec. 12th at 8 p. m.

Minard's Liniment Cures Dandruff.

A new lot of goods just arrived, hall lamps, library lamps and other assortments for the holiday trade at the large Crocker Store.—W. P. Colwill. 12-1d twf4w.

Dark fruit cake 25 cents per pound. White pound cake best quality 30 cents per pound at J. Stewart's, Kent St. 8d 11

Hockey skates and sticks at Cameron & Co's. 9d 11

Wise people buy Newson's furniture because they know they are sure of the quality.—Our 44 years' experience selling furniture has taught us just the right kind to buy. Don't experiment in buying furniture. Buy where the matter has been thought out for you at John Newson's. 8d 11

Now is the time to subscribe for one or more of the popular Magazines for the year 1906, beginning with the January number. The Subscription Department is an important one in our business. Your Gentleman friend would appreciate the gift of a Magazine. Your Lady friend, the Young Ladies Journal, Ladies Home Journal, Woman at Home, The Delinctor, or some other. Subscriptions taken at publisher's prices at Carter's Book & Stationery Store. 6d 1w

Classified Advertisements

One-Half Cent a Word Each Insertion. Six Consecutive Insertions Charged as Five, Three Weeks as Two Weeks, and One Month as Two and One-half Weeks. Minimum Charge 10 cents With Order.

LOST CHECK LOST—28109 by Goff Bros. The person that found and cashed it at the Royal Bank, Nov. 30, is asked to return the same or punishment will follow.—Goff Bros. 9d41 twf1

FOR SALE FOR SALE—Light driving sleigh (nearly new). O. S. Gordon. 6d 1w

FOR SALE—A family pony quiet and gentle harness will be sold cheap. Apply at this office. 12-4dft

FOR SALE—A small size roll top office desk and chair in good order—will sell cheap if applied for at once.—Miller Bros., Sunnyside. 4d1w

WANTED WANTED—At once a principal for Victoria school. Supplement \$50, male preferred. Apply to J. R. Brooks, Sec. 30d 1w

TO LET TO LET—House on Hillsborough Street containing ten rooms and fitted with all modern conveniences. Possession given at once. For particulars apply to Wendell Phillips at E. W. Cook's. 9-22d 1w

HELP WANTED—Female WANTED—By the 8th inst girl for general house work. Apply to Mrs. W. W. Clark, Hillsboro Square. 4dft

LADIES WANTED—A BRIGHT ENERGETIC WOMAN—Woman's work. Permanent position. Our established business house of solid financial standing. Salary \$12 to \$18, weekly, with expenses paid each Monday direct from headquarters. Expenses advanced. We furnish everything. Address, Secretary, 62 Monon Block, Chicago, Ill.

FREE application of hair luster work done at Moore's barber shop. Luster 25c. bottle.

GET a shave and hair cut at Vernon G. B. Magford's, next Examiner office. dtw.

GET shaved and your hair cut by Rigg. G. next Carter's. Confectionery. 10-2d1w1r.

RESTAURANTS. CHICKEN pie, Beans, Bread, Tea, Coffee 15c at Lonergan's opposite Prowse Bros.

DENTISTS DR. J. H. Ayers, Dentist, new Prowse Block, Tel. 210. Residence Bayfield St.

MEAT DEALERS GET Strickland's sausages, m made every day personally by Thomas Strickland, only 12c.

HORSE SHOERS. HORSE shoeing, all kinds, while you wait, at J. A. Henderson's, Euston St. 11-4d twf1r.

PLUMBING & HEATING FRED H. Trainor, Sanitary Plumber, Hot Air Heater, Gas Fitter, Tinsmith, Successor late C. Hermans, opposite Opera House.

MILK VENDORS ALL persons wishing milk from thoroughly healthy cows should try Hopeton Pasteurized.

MILK fresh from the cow guaranteed pure, delivered daily in any part of the city. H. Kelly, Southport. 10-30d 1w1r.

BAKERS FREE application of hair luster work done at Moore's barber shop. Luster 25c. bottle.

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RESTAURANTS. CHICKEN pie, Beans, Bread, Tea, Coffee 15c at Lonergan's opposite Prowse Bros.

Tinsmith and Gas Fitter. BUY your Xmas Baking tins at W. H. Stevenson's, Great George Street.

MANUFACTURERS' Apts. C. LEONARD GRANT—Selling out "Britannia" and "Pearles" skits "Maritime" Hats and Caps & Smith's Dry Goods, Tel. 318—Ch'town, P. O. Box 682.

HELP WANTED—Male ENRAGED workers every where to distribute circulars, samples and advertising matter. Good pay. No canvassing. Cooperative Advertising Co., New York. 9d 1w1r

MEN WANTED—Reliable men in every locality throughout Canada to advertise our goods, samples and show cards or trees, fences, along roads and all conspicuous places, also distributing small advertising matter. Salary \$300 per year to \$75 per month, and expenses \$5 per day. Steady employment to good, reliable men. No experience necessary. Write for particulars.—Empire Medicine Co., London, Ont.

SALESMEN WANTED.—for "Canada's Greatest Necessities." Largest list of specialties in fruit and ornamental stock, specially adapted for Prince Edward Island. Spring season now starting. Liberal inducements. Pay Weekly. Exclusive Territory. Write for terms and catalogue. Stone & Wellington, Toronto, Ont. 11-28d 1w1w1r.

SPECIAL REPRESENTATIVE in this county and adjoining territories to represent and advertise an old established business house of solid financial standing. Salary \$21, weekly with expenses paid each Saturday by check, direct from headquarters. Expenses advanced. Position permanent. We furnish everything. Address, THE COLUMBIA, 630 Monon Building, Chicago, Ill. 27dft

MEN WANTED—Reliable men in every locality throughout Canada to advertise our goods, samples and show cards or trees, fences, along roads and all conspicuous places, also distributing small advertising matter. Salary \$300 per year to \$75 per month, and expenses \$5 per day. Steady employment to good, reliable men. No experience necessary. Write for particulars.—Empire Medicine Co., London, Ontario, Canada.

PROFESSIONAL CARDS

McLeod & Bentley, Barristers and Attorneys-at-law Solicitors for the Bank of Nova Scotia Money to loan. Offices—Bank of Nova Scotia Chambers. 11-3d twf1r. Charlottetown.

F. C. WESLEY Co. DESIGNERS, ENGRAVERS, ELECTROTYPERS. St. John, N. B.

E. O. BROWN Barrister, Solicitor, Notary Public, &c. OFFICES—O'Halloran Building, Great George Street, Bank of Nova Scotia, Charlottetown, P. E. Island. 5-25 w 1r

Mathleson & Macdonald BARRISTERS, SOLICITORS, NOTARIES PUBLIC, &c. CHARLOTTETOWN, Prince Edward Island Branch Office, Georgetown, P. E. Island. 9-10 dw 3 moa

W. F. H. Carvell, B. A. Barrister, Solicitor, Notary etc. Commissioner for proving deeds for registry Y. M. C. A. Building Charlottetown. Telephone No. 287. Money to loan.

R. JOHN LEDWELL, M.D. Physician and Surgeon. POWNALL STREET. Opposite St. Joseph's Convent. HOURS—Until 10 o'clock a. m., 1 to p. m., 7 to 8 p. m. 12-6 dw

Arthur J. B. Mellish, B. A. (HARVARD.) BARRISTER AND ATTORNEY-AT-LAW. Cor. Queen and Richmond Sts., Ch'town. Telephone, House 288, Office 48. 9-10 tws and w 1

J. AUGUSTUS BENILEY Barrister and Attorney OFFICE: Upstairs Brace Brick Building SUMMERSIDE, P. E. I. MONEY TO LOAN on good security of land moderate rate of interest. 2 tws and w 12c 1w1r

G. D. WRIGHT, Funeral Director. The only Embalmer on P. E. Island holding a Diploma. Miss A. Ferguson, Lady Assistant Equipment the best. Parlor and Show Rooms superior to any in the lower Provinces. Calls promptly attended to day or night. Satisfaction guaranteed. Knowing that the public would appreciate the services of a lady assistant, I have engaged Miss Ferguson, a lady of experience and competent in every particular. OFFICE PHONE 60c. RESIDENCE PHONE 60b. 8d1w1r

D. C. McLEOD, K. C. W. K. BENTLEY McLeod & Bentley, Barristers and Attorneys-at-law Solicitors for the Bank of Nova Scotia Money to loan. Offices—Bank of Nova Scotia Chambers. 11-3d twf1r. Charlottetown.

GEO. S. INMAN Barrister, Solicitor, Notary, etc. Money to loan. Collections made. Office, Montague P. E. I.

SMALLWOOD, C. R. Barrister and Attorney-at-law Notary Public, etc. Office: Cameron Block, lately occupied by F. L. Hassard K.C., North Side Queen Square. Money to loan A. A. McLean, K.C. Donald McKinnon McLEAN & McKINNON, Barristers, Attorneys-at-law. Brown's Block, Charlottetown.

Cape Breton Ads ROSS & MacLEOD, Barristers, Solicitors. Money to Loan—Straight Loan or Notary Building and Loan Company. Offices, Charlotte Street, Sydney, C. B. HUGH ROSS J. L. B. J. E. A. MacLEOD

G. L. MURPHY & Co. SYDNEY, C. B. General Commission Merchants Island Produce handled on commission Prompt returns made 15 dw 1yr

W. A. O. MORSON, K. C., C. GAVAN DUFFY Morson & Duffy Barristers and Attorneys. Brown's Block, Charlottetown, P. E. I. MONEY TO LOAN Solicitors for The Royal Bank of Canada. 3d1w1r

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E. B. WILLIAMS, Barrister, Solicitor and Notary. AFTER JANUARY 2nd OFFICE—HOLMAN BUILDING. Next door to Royal Bank. Water St. Summerside. MONEY TO LOAN.

McQuarrie & Arsenault Barristers, Solicitors, etc. SUMMERSIDE, P. E. I. Offices—Royal Bank of Canada building. NEIL McQUARRIE, K. C. E. ARSENAULT. 1-6 dw 1r

MUMFORD BROS. Produce Commission Merchants MUMFORD'S BUILDING. ARDYL ST., HALIFAX, N. S. Personal attention given to the sales of Butter, Eggs, Poultry, Fruit and vegetables, etc. Proceeds of sales remitted promptly. Market prices sent on application. Consignments solicited. 4-18 dw 1r

N. S. & N. B. HOTELS KING EDWARD HOTEL Opposite I.C.R. Depot, Halifax. Fitted with all modern improvements, magnificent furniture, situation and view unsurpassed in Halifax. Within five minutes ride by street car to the centre of the city. Terms \$1.50 to \$2.50 per day according to location. WM. WILSON, Proprietor. Apt 25 d 1 w 1r

THE DUFFERIN HOTEL 27, JOHN ST., N. B. Overlooking the beautiful King Square. Modern in every detail. Newly painted and carpeted throughout. The only hotel in the city with private lawn and gardens. S. LEROY WILLIS, CHAS CAMPBELL, Managers. 8d1-11 1r

HOTEL BRUNSWICK MONCTON, N. B. The Largest and Best Located Hotel in the City. Accommodating 200 guests situated in the centre of spacious grounds, and surrounded by elegant shrubbery, making it especially desirable for tourists. In the summer season. 4-28d1w1r GEO. McEWENY, Prop.

Chas. F. Davison, FUNERAL DIRECTOR AND EMBALMER. Office, Show Rooms and Residence, opposite Baptist Church. Equipment first class, all calls promptly attended to at any hour of the day or night. Telephone No. 289.

Advertisement for Fennell & Chandler, featuring 'GET A SKATE ON' and 'SHOUTS!!!' with images of skates and hockey sticks. Text includes 'Spring Skates. Hockey Skates. Hockey Sticks. Shin Pads. Pucks. Wholesale and Retail. FENNEL & CHANDLER, SHOUTS!!! There is but one opinion—Everybody, everywhere speaks well of EDDY'S "SILENT" PARLOR MATCH, All grocers handle them—No work to sell them. Asked For Every Hour of the Day 12 boxes (200 each) retail at 25c. 3 boxes (500 each) retail at 15c. SCHOFIELD BROS., St. John, N. B.