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METROPOLITAN LIFE AGENTS AT BANQUET

Haley Fiske, Vice-President, Gives Some Interesting Facts and Figures.

BIG CANADIAN INTERESTS

An Investment of Three Million Dollars is Made Every Year.

The budget speech of a nation's finance minister could not contain figures of more interest than the statistics of the Metropolitan Life Insurance Company as presented on Saturday evening to more than 300 of the company's representatives, who gathered at the King Edward Hotel to attend the annual banquet in connection with the eastern Ontario convention of the field workers, medical examiners and stockholders.

Following the toast, Haley Fiske, vice-president, in outlining the enormous financial operations of the company, urged upon the workers present, the necessity of always considering in every way the welfare of policyholders whose servants they were, and especially the policyholders among the industrial classes. "If I were to speak to you as an adopted Canadian you would know that my work here is not for you, but speaking for the American people, I would say that their hearts bleed for Canada," declared the speaker.

Going into figures he said that the company had just subscribed to \$10,000,000 in Canadian bonds and that it had \$11,000,000 in Canadian securities. In Canada and the United States, the company has 15,000,000 policies in force, covering one person in every four of the entire population of the two countries. "The company is not only first in Canada, but taking its total assets, it is first in the world," said Mr. Fiske.

"We have \$2,000,000,000 of insurance in force, and in Canada alone the figures are about \$184,000,000. We collect in premiums \$2,640,000 yearly, and from this \$1,800,000 is paid out annually in death claims in the Canadian investments.

"The annual expenses of the company in Canada alone are about \$1,400,000, and with a net profit of \$200,000 in the whole assemblage, Mr. Fiske declared: "You know it, for you get it." During the year the company has spent \$100,000 in educational work among its policyholders, and this year about \$100,000 is being spent in welfare work. The company has \$20,000,000 in reserve in Canada is about \$3,000,000 yearly, and over and above the amount paid out annually in death claims and death claims the company has over \$2,000,000 to invest and develop in this country. "And every dollar of the reserve of the Metropolitan in this country is invested in the securities of Canada," declared Mr. Fiske.

Altogether the company spends about six and a half millions in Canada annually, and has collected \$20 million and a half is collected. The reserve deposited with the Canadian Government is about \$10,000,000, but besides this the company has \$2,000,000 on deposit in Ottawa, making the total investment in Canada \$12,000,000. Canada are approximately \$38,000,000, \$1,000,000 more than is required by statute. Mr. Fiske continued: "This means that we have brought \$12,000,000 from the United States and invested it in Canada, and if that don't make a Canadian, what does?"

The character of our investments and the interest we can realize tempts us to come here. "What do you know?" asked Mr. Fiske. "Ninety thousand of the Ontario's policies are in force in Toronto, a million in the United States and a million in the United States, Mr. Fiske pointed out the great responsibility that rests with the company and those connected with it, especially those who had to do with the insurance of the industrial working classes, among whom the death rate, he said, was 50 per cent. higher than among carefully selected risks. He declared that the company would write more insurance this year than any other company in the world in the "ordinary department," and that, therefore, the welfare of these people was part of the company's work.

Has Eight Nurses.
The company has eight nurses in Toronto alone, who call on policyholders in need of their services. These nurses also give hygienic instruction in the way of preparing foods and the care of children. Part of the welfare work includes war up tuberculosis, for out of every 20 policyholders who die, and that is the number every 22 minutes, three have tubercular trouble.

The amount of educational literature issued by the company every year is quite considerable. A large portion of this deals with the care of mothers during pregnancy, and of the mother and child following birth; there is pamphlet on the care of the worker; together, about 35,000,000 health pam-

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These lovely suits have just reached us, and as each model has been made within the last ten days it is not necessary for us to descant on their up-to-dateness. They are made by the very finest tailors in the land; the coats are all beautifully lined with the best quality satin, and at our special price, \$25.00 each, we look upon them as value that is beyond compare.

One charming model of navy poplin has smart box coat, banded round the skirt with seal plush; high choker collar—which may be worn in "V" shape if desired—and cuffs of the plush. The skirt a plain flare model, beautifully cut. Special..... \$25.00

Another model is made of very fine French serge, navy, the coat trimmed with three rows of military braid in graduated widths, belted all round, with high choker collar of velvet; the skirt a plain flare. Special..... \$25.00

Brown poplin is the material used for another lovely model, with velvet collar and cuffs, and pleated skirt. Still another is made of heavy Cheviot serge, navy, with velvet-trimmed buttons on the coat, and patch pockets in the pleated skirt. Black poplin is the material used on a delightfully modish model, heather mixture tweed on another. Each is exceptionally good value at..... \$25.00

War Situation.
Canon Macnab spoke briefly regarding the war situation. "We have done our little bit, and I am quite sure we will go on doing it. The end has got to come sooner or later, but it can only come when we are individually as a nation and as a people are familiar with our responsibilities in furnishing men and munitions until this war is brought to an end and this enemy of civilization crushed. We are not fighting simply for the motherland, we are fighting for our own country, and homes against this enemy of civilization, and until he is down-trodden we are in danger in Canada, and we must fight for the same fate befall us as befall these people of Belgium.

"It is a great credit to this country that so much money has been put in insurance on recruits that have gone to the front."

Mr. Fiske stated that the company had based its premiums on the history of other wars, when about five per cent. of the men were killed, but this war the percentage promised to be 25 per cent., so that the company will pay out considerably more than it has received. "But that will be our contribution," said he.

The business of the evening was made more enjoyable with orchestral music and patriotic solos and choruses.

Others to speak and those who sat at the head table were: J. A. McDonald, K.C.; Rev. F. G. Plummer, R. C. Donald, Mayor Church, ex-Senator W. J. Tully of New York, general solicitor of the company; J. S. Kavanagh, superintendent of agencies for Canada; Controller R. S. Spence, P. O. Ayres, Director of the Royal Bank; and Mr. and Mrs. A. G. B. Claxton, K.C.

To Field Workers.
Vice-President Haley Fiske of the Metropolitan Life Insurance Company, addressed over 600 of the company's field workers in the board of trade rooms at the Royal Bank on Saturday afternoon. He outlined the conditions which necessitated the action of the directors in making the Metropolitan a mutual company.

He said: "The assets of the company are now \$600,000,000 and in 10 years they will be \$1,000,000,000. The company was mutualized last January, the stock amounted to \$40,000,000, but the fact meant the company was owned by a set of individuals, and the question arose who owned the surplus of \$50,000,000? The charter of the company requires that the surplus be added to the capital stock for the benefit of the policyholders."

He did not know whether the company was justified in distributing the surplus among the policyholders. By making the company a mutual company in the profits, a great legal question was dispensed with for all time. He said: "The directors had considered putting the stock in the Carnegie or Rockefeller Trust. This idea was given up in view of the fact that the trustees, in time to come, may not be desirable."

He said that \$75 a share was paid to the policyholders, which was considered a low price on Wall Street. The company now belongs to the policyholders for all time.

The New York Life and the Mutual Life had quoted him as saying that "the dividends of the Metropolitan should be made small." Mr. Fiske said he wanted the agents in Canada to flood the country with that remark, as it was better for the business man to get something for a low premium than to give him something back which he has been overcharged for on his policy.

MONUMENT UNVEILED.
The monument erected in memory of Rev. H. A. MacPherson, late minister of Prospect Cemetery, was unveiled in Prospect Cemetery Saturday afternoon. A representative gathering of church members was present to witness the ceremony, which was performed by J. B. Thompson.

RENOUNCED GERMAN NAME.
Special to The Toronto World.—KINGSTON, Oct. 10.—Because his former surname of Guttman had a pro-German sound, the former Queen's University professor who now that name has renounced and changed it to Leo Frank Goodwin.

A Big Clearance of Lingerie Blouses

Original Prices Up to \$12, on Sale Tuesday, \$2 Each

Such an offer bids fair to crowd our Blouse Section from opening till closing hour tomorrow. These are some of the finest Lingerie Blouses we've carried. None of them were priced at less than \$4.50 originally, many were \$12.00, some were even more than that. At our Tuesday Sale price, \$2.00 each, they will surely go like the proverbial "hot cakes."

There are blouses of fine sheer voile, beautifully embroidered by hand and trimmed with lovely lace; there are others of fine white net, plain or hand-embroidered, some with pleated jabots; there are others of dainty white mull, exquisitely embroidered by hand, trimmed with Maltese or fillet lace inserts. Some of these blouses have back closing, others close in front. They are not all perfectly fresh, but the laundry will soon see that they are. All at our special price, \$2.00, and they will surely go like the proverbial "hot cakes."

No Phone or Mail Orders.

PROPHECY FULFILLED IN PRESENT CONFLICT

Mass Meeting of Men at Bloor Street Baptist Church Addressed by Dr. G. A. J. Ross

Dr. G. A. Johnston Ross of New York addressed a mass meeting of men at the Bloor Street Baptist Church yesterday afternoon on the prophecy of international federation. He discussed chapter 18 of the Book of Isaiah, in which he said, a prophecy had been made over 600 years ago which was being fulfilled at the present time.

He traced the growth of internationalism until the outbreak of the war. "The apostle," he said, "wells us that there is neither barbarian, Jew nor Greek, bond or free, but all are in Christ Jesus."

Dr. Ross said there was a great deal of spurious talk in the United States previous to the commencement of the European conflict about human brotherhood, but now the people were learning that brotherhood only came by sacrifice. The speaker made no reference to the present international situation, but eloquently showed how modern events were forecasted many years ago.

Sir George Foster will speak at the church on Oct. 24. Dr. Charles A. E. Eaton of New York on Nov. 14. Bishop Anderson of Chicago on Nov. 23 and Dr. Herridge of Ottawa on Dec. 5.

The series of lectures is being given to afford the public an opportunity of hearing some of America's foremost speakers.

The church was filled to capacity yesterday.

SIR SAM HUGHES FOR GALT.

GALT, Ont., Oct. 10.—In compliance with a promise made on a recent flying visit to this city, Major-General Sir Sam Hughes has sent word that he will be here Tuesday evening to formally open the new armory of the 28th Regiment. Arrangements are being made for a big public meeting at which the minister of militia will be the chief speaker.

Pan-American Conference Decides Present Party De Facto Government.

WASHINGTON, Oct. 9.—Recognition of the Carranza government as the de facto government of Mexico was unanimously decided upon today by the Pan-American conference. Secretary Lansing issued this statement: "The conference, after careful consideration of the facts, has found that Carranza is the only party in Mexico, which possesses the essentials for recognition as the de facto government and they have so reported to their respective governments."

DEATH OF MRS. ELIZABETH ALLAN.

One of the Early Pioneers of Toronto Passed Away Late Friday Night.
The death of Mrs. Elizabeth Leak Allan which took place at the family residence, 13 Cumberland street, at a late hour on Friday evening removes one of the pioneers of Toronto, Mrs. Allan having resided practically all her life in the old Yorkville district. She was born on the exact site of her demise. She was predeceased several years by her husband and is survived by one daughter, Mary E. Allen, a sister and four grandchildren. The funeral will be held at 2:30 from her late residence to Mount Pleasant Cemetery.

ONTARIO WILL HAVE GREATEST CAMPAIGN

Rev. Dr. T. Albert Moore Announces Big Temperance Movement for Prohibition.

"Ontario will soon have the greatest prohibition campaign in its history," announced the Methodist temperance board secretary, Rev. Dr. T. Albert Moore at Bellefair Avenue Methodist Church yesterday morning. Dr. Moore said the plans for the Ontario temperance campaign, which would be provincial in prohibition, would be made public in the near future.

Rev. Dr. Moore also stated that he was leaving Toronto on Tuesday evening for British Columbia to start a prohibition campaign for that province. He was quite confident that Manitoba would go dry as a result of the referendum to be taken in the prairie province next March.

Within the next five years all the provinces in the Dominion were likely to prohibit the liquor trade. He was led to this belief by the support given to the prohibition cause by the Roman Catholic clergy in the recent vote on local option content, in Monro County where he saw five Roman Catholic priests on the temperance platform at a great open air demonstration at which he was a speaker. The Methodist social service committee would unite with the other church boards in the great effort to be made to have temperance legislation adopted in Ontario, equally as advanced as that of any of the western provinces.

CHRISTIAN ENDEAVOR CONVENTION IN BERLIN

Mayor Hettand Extended Welcome to Three Hundred Delegates.

Special to The Toronto World.—BERLIN, Ont., Oct. 10.—The Ontario Christian Endeavor Convention, which opened here last night was continued today. The delegates, 300 in number, were given a civic welcome by Mayor Hettand and "Christian Endeavor Challenge" was the subject of the address by Rev. W. A. MacTaggart, president of the Ontario C. E. Union.

Rev. Jimmie of Toronto delivered a special message to the men at 4 o'clock in Zion Evangelical Church this evening when Dr. Margaret Patterson of Toronto addressed the women in the Presbyterian Church. The convention closes today.

DESTROYING FINE TREES.

The citizens of Oshawa are incensed over the reckless manner in which the electric light and telephone companies have destroyed many of the fine ornamental shade trees which adorn the streets of that town and a petition was presented to the mayor and council a day or two ago demanding that the practice be stopped.

BISHOP OF DROMORE DEAD.

LONDON, Oct. 9.—The Most Rev. Henry O'Neill, the Roman Catholic Bishop of Dromore, Ireland, died this evening, at his residence at Mawry.

MEXICANS PUT TO DEATH MINISTER OF HUERTA

Alberto Garcia Granados Executed for Complicity in Murder of Madero.

WASHINGTON, Oct. 9.—Alberto Garcia Granados, minister of the interior in the Huerta cabinet, was executed today in Mexico City, according to a dispatch from the department charged with complicity in the killing of President Madero.

BRITISH STEAMER LOST IN TYPHOON IN PACIFIC

Lifeboat Containing Officers and One Passenger Missing—Crew Saved.

TOKYO, Oct. 9.—The British steamer Reford Hunt from New York for Vladivostok has been wrecked in a typhoon in the Kurura Straits. A lifeboat containing the officers and one passenger is missing. The crew were saved.

SIR SAM HUGHES TO VISIT ALEXANDRIA TODAY

Patriotic Meeting of Citizens Will Be Held at New Armory to Welcome Minister.

Special to The Toronto World.—CORNWALL, Oct. 10.—A patriotic meeting of the citizens of Alexandria and vicinity will be held in the armory on Monday, Oct. 11, when Major-General Sir Sam Hughes will deliver an address. Hon. Rodolphe Lemieux, M.P., Mayor MacLeod of the 7th Regiment, Ottawa, and Capt. Ball of the 73rd Regiment, Montreal, will also deliver addresses. The party will be met at the depot by a guard of honor, headed by the 68th Regiment Pipe Band. It will be the first visit to Alexandria of Sir Sam Hughes since the erection of the armory there.

TO CATCH BRITISH MAIL.

A British and foreign mail (via England) will be closed at the general postoffice, Oct. 11 at 5 a.m. with a supplementary mail at 10-45 a.m.

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His Great Free Distribution Closed

Ask your druggist for Munyon's "GUIDE TO HEALTH." Study it and purchase any remedy you may need.

There is no experimenting—no guesswork—no danger—no loss of time.

Dr. G. A. Johnston Ross of New York Speaks in Convocation Hall.

Possession of a Certain Disposition and Attitude Towards God.

A SERMON TO STUDENTS

Possession of a certain disposition, and a certain attitude towards God and his fellow-men was said by Dr. G. A. Johnston Ross of New York to be the thing in life that was most worth while, in the course of his sermon to university students yesterday morning in Convocation Hall.

To possess that disposition is the supreme thing in life," said Dr. Johnston Ross. "It is something which should give us. The supreme end of religious propaganda is contained in these words: 'The great end of this life is the essential that was demanded of a man was not so much what he thinks and knows, as yet what he does, but what he is or what his relation is to his Maker and to his fellow-men.' The object of religious propaganda is to turn people from one religion to another, or to bring them from sin to holiness, from darkness to light, and especially from hate to love," he said. "Give yourself in love; do not always push your doctrine of conquest. The real purpose of missionary effort is to attain a sturdy and healthy man in the spiritual plane who cannot do good unless you are good."

A protest against some-kind of disarrangement which was felt to exist in the Christian world was made by a writer in the heart of India. "Thru all that is in the battleship who fashioned a cross out of two pieces of wood, held it before the eyes of a dying Belgian soldier, was cited as an example of the true spirit of love."

"The only way to set about securing such a disposition," the speaker told the students, "is to make an induction of the dispositions we come across. While he admitted that there were many paradoxes, he claimed that this was usually to be found in the works of Nazareth it is best known, and that it comes out of him.

Three members of the Christian mind towards Christ which he called attention to, were relying in Him, accepting Him as a faith, and relying on Him as the supreme test of all, joining with Him to help fulfill a small portion of His program for the amelioration of the human race. "Jesus in a life," he said, "to be the ideal which formed the centre of a Christian life. The act of reliance on Christ made necessary an absolute surrender to Him of all the central problems of life. This surrender made necessary an utter lack of self-consciousness. Certain vital serious problems which were still unsettled were said by Dr. Ross to be likely to hinder a man from his goal. Reliance to pray with the Holy Spirit for communion with Christ, which kept Him from being an active co-partner in the main business of existence."

President Falconer conducted the service, and in an announcement presented the fact that more men were needed for the Fourth Universities Company for overseas service.

Munyon's Remedies Are Always Reliable

Professor Munyon says he believes that there is a cure for every disease, and that people should die from old age or by accident. His remedies are not the product of one man; they represent the combined labors of a score of the most prominent men in the medical world. These remedies are the carefully secured results of years of study, of patient and searching investigation and actual practice of eminent physicians, skilled specialists, and learned chemists of Europe and America. Each was a demonstrated cure before it was given acceptance. That which has cost thousands of dollars to secure is offered to you for a few pennies.

The mother can become the family doctor; no big bills need be a household terror. Where there are no complications, read his "GUIDE TO HEALTH." Every remedy has plain directions, which tell you how to use it; every symptom is plainly described.

If there is a stomach trouble, Munyon's Stomach or Dyspepsia Remedy will effect prompt relief. If there is a kidney trouble, give Munyon's Kidney Remedy; in rheumatism, give the Rheumatism Remedy; for a cold, the Cold Remedy; for a cough, the Cough Remedy, etc., etc.—all and each can be bought for 25c a vial. But there are certain obstinate conditions of various diseases and ailments that require special combinations of medicine to secure the necessary relief. These emergencies are met by Munyon's XXX Remedies. In all chronic and aggravated cases of disease, Professor Munyon recommends his XXX Remedies, as they are expressly prepared to act upon and thoroughly eradicate long-standing disease by their prompt effect on the liver, kidneys, blood and nerves.

Munyon's XXX Remedies are the same as his regular 25c remedies, with one exception—the strength is more concentrated, the dose being one disc or tablet. The price is invariably \$1.00 a bottle.

You can obtain Munyon's Remedies from every up-to-date druggist throughout the world.

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