

The Equitable Life Assurance Society of the United States

NEW YORK, FEBRUARY 19, 1910.

TO POLICYHOLDERS:

The following synopsis of the Annual Statement, as of December 31, 1909, is submitted for your information:

TOTAL ASSETS	1909	1908
TOTAL LIABILITIES	486,109,637.98	472,339,508.83
Consisting of Insurance Fund \$393,223,558.00 and \$7,613,760.68 of miscellaneous liabilities for 1909.		
The Insurance Fund (with future premiums and interest) will pay all outstanding policies as they mature.		
TOTAL SURPLUS	85,272,319.30	81,267,466.90
With an increasing number of maturities of Deferred Dividend Policies this sum will in time decrease.		
NEW INSURANCE PAID FOR (including additions in 1909 and \$3,540,621 in 1908)	110,943,016.00	91,262,101.00
This is an increase for the year of 21½ per cent., and was secured at a lower expense ratio than in 1908.		
INCREASE IN OUTSTANDING INSURANCE IN 1909 COMPARED WITH A DECREASE IN 1908	8,869,439.00	13,647,814.00
An improvement of \$22,517,253.00 as compared with 1908		
FIRST YEAR CASH PREMIUMS (excluding on additions)	3,774,321.27	2,724,976.59
This is an increase of 38½ per cent. as compared with 1908.		
TOTAL AMOUNT PAID TO POLICYHOLDERS	51,716,579.04	47,861,542.69
DEATH BENEFITS	20,102,318.67	20,324,002.65
97 per cent. of all Death Claims in America were paid within one day after proofs of death were received.		
ENDOWMENTS	6,321,554.41	4,830,170.10
ANNUITIES, SURRENDER VALUES AND OTHER BENEFITS	15,683,665.88	14,696,354.16
DIVIDENDS TO POLICYHOLDERS	9,609,040.08	8,011,015.78
1910 dividends to Policyholders will approximate \$11,000,000.		
DIVIDENDS TO STOCKHOLDERS	7,000.00	7,000.00
This is the maximum annual dividend that stockholders can receive under the Society's Charter.		
OUTSTANDING LOANS TO POLICYHOLDERS	59,954,933.10	57,053,555.28
EARNINGS FROM INTEREST AND RENTS	21,074,013.95	20,636,405.61
OUTSTANDING LOANS ON REAL ESTATE MORTGAGES	97,532,648.03	97,570,767.22
TOTAL EXPENSES, including Commissions and Taxes	10,438,729.64	9,758,447.46

The average gross rate of interest realized during 1909 amounted to 4.50 per cent., as against 4.45 per cent. in 1908, 4.39 per cent. in 1907, 4.26 per cent. in 1906, 4.03 per cent. in 1905, and 3.90 per cent. in 1904.

The condition of your Society is constantly improving. The growth of new business at a reduced expense ratio and the increase in outstanding insurance manifest public recognition of the fact.

C. J. GILLESPIE, General Agent,
Manning Arcade, 24 King St. West,
Toronto, Canada.

Charles H. ...
PRESIDENT

the leadership of R. G. Kirby, furnished splendid music.

Don't forget the masquerade carnival in the North Toronto Rink on Wednesday night.

Chief Collins addresses the Epworth League of the Eglinton Methodist Church, to-morrow (Monday) evening, on "Temperance from a Police Standpoint."

Town council meets on Tuesday evening.

The heavy rainfall of Saturday night and this evening has the purpose of opening up the gutters and clearing the sidewalk.

Davisville Church Choir report a most enjoyable time at the Fairbank concert on Thursday evening.

WEST TORONTO.

WEST TORONTO, Feb. 27.—(Special.)—St. Mark's Church, Parkdale, will give a missionary address to the Young People's Association of St. John's Anglican Church, in the lecture room, Monday evening at 8.30.

Melinda Mallaby, widow of the late Peter Mallaby of Weston, died Saturday, in her 81st year. Funeral Monday at 1.30, to St. Philip's Church Cemetery, Weston.

Charles Brandel, 11 Broad-street, died today, in her 88th year. Funeral Tuesday, to Riverside Cemetery, Weston.

Sarah Helen Jones, wife of Henry Jones, corner Harvey and Ascot-streets, died this morning, after a three-weeks' illness, from blood-poisoning, aged 28.

A serious accident occurred today on Dundas-street. An unknown man, fell in a fit.

He was in a serious condition, but no one seemed to know what to do for him. Had they phoned Junction 541, or called at 1883 Dundas-street, an ambulance could have been obtained on almost a moment's notice. Remember this in case of need.

WOODBRIDGE.

WOODBRIDGE, Feb. 27.—(Special.)—The Women's Institute will hold their monthly meeting on Tuesday afternoon, March 1, at the home of Mrs. A. McNeil. An interesting feature of the meeting will be a demonstration of the vacuum cleaner, one of the latest labor-saving devices. A paper will be given by Mrs. Farand on "Different Methods of Preparing Eggs"; also a musical program will be given. Ladies all cordially invited to attend.

UNIONVILLE.

Grand Organizer Will Lecture on Monday Night.

UNIONVILLE, Feb. 27.—(Special.)—An open meeting of Unionville L.O.L. will be held in Victoria Hall to-morrow (Monday) evening, when Bro Robert Birmingham of Toronto will give an address on the aims and purposes of the order. Bro Birmingham, who is the grand organizer, will speak on "Protestantism," and there will also be short speeches by resident ministers. At the close of the lecture a number of candidates will be initiated. Everybody, old and young, ladies and gentlemen, boys and girls, are cordially invited to attend this meeting.

Enquiry at the Toronto General Hospital to-night elicited the information that both Mrs. Abner Summerfelt and Mr. Hemingway were making excellent progress.

LASKAY.

LASKAY, Feb. 27.—The monthly meeting of the Laskay branch of the Women's Institute will be held at the home of Mrs. J. Gillespie, on Tuesday, March 1, at 2 p.m. All ladies welcome.

BUTTONVILLE.

BUTTONVILLE, Feb. 27.—(Special.)—Mrs. R. J. Cunningham, Mrs. Alex. Duncan and Mrs. Reuben Silver were in attendance in the capacity of delegates at the annual meeting of the Presbyterian Association, held in Dovercourt Presbyterian Church, on Friday. They report an enjoyable time and the services being largely attended and full of interest.

CREDIT SALE.

Auction sale of registered horses, stock and implements, on Wednesday, March 2, 1910, at lot 15, concession 2, East York, owned by James and A. H. Webster. Auctioneer, J. H. Prentice.

PAPINEAU AND LIBERALISM

Quebec Politicians Are Trying to Find His Place.

MONTREAL, Feb. 27.—(Special.)—There is a conflict now on between the several sections of the Liberal party as to the exact part the name and memory of Louis Joseph Papineau should play in the political discussion of the day.

For the past few days, able and polished articles have been appearing in Le Canada, signed "St. Denis," believed to be the facile pen of the postmaster-general for Mr. Lemieux can write as well as talk—and Le Canada says that both Lemieux and Bro. Laurier have repudiated Papineau, evidently with the intention of rallying to the school of Lafontaine and Cartier.

"We cannot help it," adds the old Rouge organ, "if Bourassa happens to be the grandson of Papineau, for there is a black sheep in every family, but this was not the way of the old Liberals like Dorion, Lafontaine and Holt, and even when Laurier was in opposition he made a breastwork of Papineau, when he wished to excite the enthusiasm of his hearers."

Mr. Langlois quotes from Dr. Willfrid Nelson to show that Papineau did not flee after the battle of St. Denis, and only left for the frontier when commanded to do so by Nelson, and when a price had been set on his head.

Settlers' One-Way Excursions to western Canada, March 1, 8 a.m., 22 and 29; April 5 and 12, via Grand Trunk Railway System, from stations in Ontario, Kingston and west to certain points in Saskatchewan and Alberta.

Particular attention is called to the fact that low rates apply to points on Grand Trunk Pacific Railway, a new territory full of "Golden Opportunities." Secure tickets and further information from any Grand Trunk agent. Toronto city ticket office, northwest corner King and Yonge-streets. Phone Main 4299.

Ancient Warrior Dead.

FREDERICTON, N.B., Feb. 27.—(Special.)—Capt. Thomas McKenzie, a veteran of the British army, who spent more than 66 years in the service, died today, aged 80. He was thru the Persian campaign and the whole of the Indian Mutiny. Of late years he had become caretaker of the drill hall here.

North Toronto.

Wife of Ex-Mayor Fisher Had Narrow Escape.

NORTH TORONTO, Feb. 27.—(Special.)—Mrs. John Fisher, wife of the venerable ex-mayor of North Toronto, had a miraculous escape from death by the ignition of her clothing on Saturday afternoon. Mrs. Fisher was in the back yard, whither she had gone to burn some waste paper, and while so engaged, in some way unconscious, set fire to her clothing. Going to the house she became aware of the presence of fire in her clothing, which was on the point of breaking into flame, when discovered and put out. Beyond the nervous shock Mrs. Fisher is all right.

Ex-Councillor John Anderson is seriously indisposed at his residence at Bedford Park.

While John Usher of Victoria-avenue was driving thru Deer Park and along the narrow passageway on Yonge-street, where the northern end of the sewer is now in course of construction, the runners of his cutter caught in the car tracks, utterly demolishing the rig. Mr. Usher retained control of the horse. The place where the accident occurred is especially dangerous, and the wonder is that more accidents have not taken place. It is said that Mr. Usher may enter suit against the city.

In Eglinton Methodist Church this morning Rev. Dr. German preached the annual educational sermon, and edifying discourse on "Gambling and Its Evil Effects," to a large congregation. The reverend gentleman based his remarks upon the efforts now being made in the Canadian Parliament to reduce the practice.

The action of the town council in deciding to impose a tax of 50¢ and to declare that the proposed new box-ball-alley shall be opened no later than 10.30 is objected to. It is also proposed to refuse to allow boys under 18 years of age to frequent the alley. The conditions are said to be undetested to the proprietor, who, it is understood, may not conduct the business any longer.

On Friday evening the members of the Excelsior Bible Class had an enjoyable sleigh ride to the hospitable home of Mr. and Mrs. Laper of Cedar Grove. Following supper there was a good concert and oyster supper.

In all the charges under the ministry of Rev. Mr. Fenning to-day special connections were taken for diocesan missions. The amount laid on the Markham churches was \$85. On Sunday, March 5, the Rev. Bishop Reeve will be present to bestow the sacred rite of baptism.

Markham Village is right in line with the other municipalities, the town council having passed a by-law re the muzzling of dogs, as required.

WESTON.

Local Auctioneer Says Big Prices Are Being Realized For Stock.

WESTON, Feb. 27.—(Special.)—Don't forget the church choir concert in the Weston Methodist Church on Thursday evening, March 3. A good time is assured.

The annual concert of the Y.M.C.A. will be held in March.

Goulding & Hamilton have completed the sale of 200 feet of vacant land on Beech-avenue for a good figure.

The question of improved drainage is one of the big matters that the local board of trade might well take up in the immediate future.

J. K. McEwen reports the sale of horses and cattle as being exceptionally good in brood mares selling as high as \$450, and milk cows as high as \$100.

Miss Wardlaw and Miss McNaughton were the delegates from Weston to the semi-annual convention of the Toronto Presbyterial held in the Dovercourt Church this week.

The action of the Weston Presbyterian Church in deciding to erect a \$10,000 Sunday school and gymnasium on the Main and Mill-street site is hailed with pleasure generally. No better evidence of the abiding faith of the townpeople in the progress of the church, and Weston can be found than in the voluntary assumption of this debt. It is said that fully \$5000 has already been provided for.

There will be a fancy dress carnival in the Weston Rink to-morrow (Monday) evening.

EMERY.

Patrons Don't Like Accommodation Given by Railway.

EMERY, Feb. 27.—(Special.)—The proposed to lower the railway grade on the sixth line on the C. P. R. is said to meet with the approval of the railway authorities. A petition to that effect is now in circulation and is being largely signed.

Emery Epworth League will pay a fraternal visit to Woodbridge League some time this week.

MARKHAM VILLAGE.

May Be No Boxball Alley—Muzzling in Force in Town.

MARKHAM VILLAGE, Feb. 27.—(Special.)—In the Methodist Church to-night Rev. Mr. Wainwright gave an interesting discourse on "Gambling and Its Evil Effects," to a large congregation. The reverend gentleman based his remarks upon the efforts now being made in the Canadian Parliament to reduce the practice.

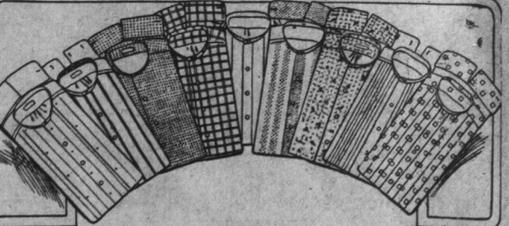
RICHVIEW.

RICHVIEW, Feb. 27.—(Special.)—Richview Methodist Church will give a choir concert on Friday evening, March 4, and one which promises to be unusually attractive. Readings, recitations, choruses, instrumental music and two dramas, "An Uncomfortable Predicament," and "Widow Maloney and her Marriageable Daughters," will be presented.

SIMPSON COMPANY LIMITED

H. H. Fudger, Pres. J. Wood, Man. Monday, Feb. 28

5,000 Negligee Shirts to Choose From at 75c



WE HAVE gathered what we consider an exceptional stock of negligee shirts for this spring's trade. We are perfectly well aware that this life is intended to be put out in the men's furnishing stores at \$1.00 per shirt.

They are certainly splendid shirts at 75c each, and you have plenty of choice.

Coats or ordinary style. Small attached cuffs. Pleated or soft fronts. Sizes and half sizes 14 to 17.

Blacks and whites in neat stripes. Popular stripes. Colors for spring. See Yonge street windows.

A Sale of Men's Trousers

WE put on sale a purchase of Men's Trousers to-morrow which will make good news doubtless for many a weary winter suit.

An odd pair of trousers will bridge the gap between winter and real spring nicely in most cases. Look here:

200 pairs Men's Pants, in finest West of England fancy striped worsteds and grey mixed colorings, newest weaves and patterns for spring wear, well tailored, 32 to 44. Regular \$3.50, \$4.00 and \$4.50. Tuesday, \$2.48.

180 pairs Men's Fine-Grade Worsteds Pants, made from the newest weaves and colorings, in fancy grey and black-striped English trouserings, cut newest spring style, nicely finished; 32 to 44. Regular \$3.75, \$4.50 and \$5.00. Tuesday, \$2.98.

150 pairs Men's Strong Domestic and Imported Tweed Working Pants, dark mixed grey dome and stripe patterns, well made, side and hip pockets. Regular \$1.50. Tuesday, 75c.

PINCHOT SAYS BALLINGER RECEIVED THE PRESIDENT

And Declares That Taft, in Dismissing Glavis, Quoted a Ruling That Was Never Made.

WASHINGTON, D.C., Feb. 27.—With Gifford Pinchot on the stand, the Ballinger-Pinchot enquiry entered into its second phase Saturday.

The dismissed chief of the forestry service, before being sworn, dramatically declared that, when his story had been told, the country would demand a verdict "in harmony with the general conviction that the secretary of the interior has been unfaithful, both to the public, whose property he has endangered, and to the president, whom he has deceived."

Mr. Pinchot accused Secretary of the Interior Ballinger of having made an explanation in his conduct to the president that was "essentially false." He charged him with being a "dangerous enemy to conservation." He charged him with having made a statement to the public which he declared to be "absolutely false in three essential particulars."

Pinchot characterized Glavis as a "faithful public servant," and declared that the facts which he presented "proved that Mr. Ballinger had been unfaithful to his trust as the guardian of public property of enormous value."

The conservation movement begun under the administration of Roosevelt, was progressing excellently up to the time that Taft and Ballinger came into office, said Pinchot, but less than a month thereafter Ballinger had practically broken the backbone of the central idea of the conservation movement by restoring previously withdrawn water-power sites to the public domain and leaving them open to private appropriation and monopolistic control.

Pinchot declared that there was no such decision by the comptroller of the treasury as cited by President Taft in his letter of Sept. 13, 1909, to Ballinger, dismissing the Glavis charges and authorizing the removal of Glavis from the service of the United States.

Mr. Pinchot's implication that President Taft was either misled or utterly mistaken caused a rapid fire of questions from Senators Root, Sutherland and others, who read into the record various decisions of the comptroller, which they contended had a bearing on the matter, but Pinchot would not withdraw from his position.

In a statement issued late last night, Secretary Ballinger refers to Pinchot's decision as "a statement of fact," and declares that it is "a statement of fact" that it will be equally difficult for him to deceive the committee.

SEEDS, 1910.

Government Inspection. Write for samples.

J. E. DOWNEY & CO., Whitby, Ont.

TENDERS

Tenders will be received for the taking down and removal of two brick stores now situated at the southwest corner of Richmond and Yonge streets, the property of Ambrose Kent & Sons, Limited, work to commence on or before March 16, 1910. Tenders close March 8, 1910. For particulars apply A. R. DENNISON & STEVENSON, Architects, 29 King St. West.

BIG MONTREAL MERGER

Elevated and Underground Railway Co. to Have \$20,000,000 Capital.

NEW YORK, Feb. 26.—(Special.)—According to advices from Canada the Montreal Elevated and Underground Railway Company, for which a charter has been asked, will have a capitalization of \$20,000,000. It will absorb the Montreal Street Railway, Montreal Light, Heat and Power Company, and the Shawinigan Light and Power Company, all of which are operating in Montreal.

THIEF OF WATCH.

Charged with stealing a watch from W. F. Archer, 15 Murray-street, where he worked and boarded, Wm. McAulroy was arrested on Saturday night by Detective Armstrong.

THAT HEADACHE OF YOURS

may not be attributed to a cold or to worry, or anything of that kind. The cause may be in your eyes. It is often the case that a disordered vision causes a violent and constant headache. The right pair of glasses would afford you prompt and permanent relief. We have them to suit all sights, and we are experienced in adjusting the exact lenses to help you.

F. E. LUKE
Refraction Optician,
Issuer of Marriage Licenses.
159 Yonge Street
(Opp. Simpson's)

YORK COUNTY

West Toronto
North Toronto
East Toronto

N. YORK CONSERVATIVES
NAME J. A. M. ARMSTRONG

Rousing Meeting on Saturday Pledges Support—News Notes From York County.

NEWMARKET, Feb. 26.—(Special.)—Without a dissenting voice and amid a scene of the wildest enthusiasm John Alexander MacDonald, Armstrong of Schomberg, notary and farmer, was on Saturday afternoon chosen to contest North York in the federal interest by the Conservatives of that historic riding.

The town hall, where the meeting was held, contained more than 300 representatives. North York Conservatives see in Saturday's great meeting an augury of success. T. H. Lennox, M.L.A., shared with the candidate in the honors of the day.

On the platform were John Currie, J. A. M. Armstrong, T. H. Lennox, D. H. Sprague, J. D. McKay, Frank Roche, Isaac Fenton, A. McCullum, R. White, A. L. Peaker, A. W. Brodie, L. Hollinghead, Dr. Stevenson and many others.

Solid on Naval Policy.

"I stand loyally by the policy of the Conservative party as applied to the naval question and the giving of Dreadnoughts to Great Britain," said Mr. Armstrong. In eloquent terms he reviewed briefly the vacillating policy of the government and criticized severely the reckless waste of public money. Through his address, which was given with splendid effect, was cheered to the echo.

A. C. Goodve, M.P., British Columbia, charged reckless extravagance in connection with the building of the Grand Trunk Pacific and referred in scathing terms to the Newmarket Canal and other public works.

C. J. Doherty, M.P., St. Anne's, Montreal, criticized the naval program and charged that the government were acting wholly without reference to the will of the people, and in variance to the loyal sentiments of the people of Quebec. "We are not satisfied to sit back like puppets and let Sir Wilfrid do all the thinking for us," he said.

"We in North York are now so

firmly entrenched in provincial matters that we can turn our batteries on the federal government at Ottawa," said T. H. Lennox, M.L.A., amid volleys of applause.

He referred to the criticism of the



J. A. M. ARMSTRONG.
Unanimously Nominated at Newmarket by North York Conservatives for Federal Seat, Saturday Afternoon.

Era that he had not secured the prison farm for North York. "I did all that any man could to secure that farm," said he, "but I could not. I made no promise."

Ran Once Before.

J. A. M. Armstrong, the candidate, contested, the unsuccessfully, North York at the last Dominion election against Hon. A. B. Aylesworth. He is about 35 years of age, and lives in Schomberg.

Officers Chosen.

The officers chosen were: Hon. president, John Currie; first vice-president, J. S. Moore; second vice-president, L. H. Hollinghead; third vice-president, Isaac H. Fenton, and secretary-treasurer, T. H. Brunton.

RICHVIEW.

RICHVIEW, Feb. 27.—(Special.)—Richview Methodist Church will give