THE EVENING TIMES, ST. JOHN, N. B., WEDNESDAY, JANUARY 30, 1907.

SELS BOUND FOR ST. JOHN.

Schrs Yarmouth Packe, Shaw, Yarmouth; Clara A Benner, Phinney, Wilson's Beach.

RECENT CHARTERS Schooner Mayflower, 132 tons from Philadelphia, to St. John N B. coal, \$1.

MARINE NOTES Bark D H Morris (Nor) before reported hore at Chandeleur Island, has 4½ feet of ater in the hold.

aship Manchester Skipper will go afternoon bound for Manchester Recover and Then React, Chiefly as a Result of ral cargo, including a large num-

Metropolitan Life Insurance Co.

JOHN R. HEGEMAN, PRESIDENT

OVER TWO MILLION DOLLARS

Additional Voluntary Contribution to Industrial Policy-holders over and above all obligations expressed or implied in their Policies. A Cash Dividend of \$1,000,000 for Whole Life Policies Over Five Years Old. A Mortuary Dividend of \$1,000,000 on all 1907 Claims Under Policies Over Five Years Old. Benefits During Second Six Months Increased 100 per cent. Whole Life Policies Over 15 years in force when the Insured is 80 years of age paid as Endowments.

CASH DIVIDEND.

Repeating its generous action of the last eight years, and doubling the amount of the annual bonus, there has been declared by the Company this year a cash dividend estimated at one million, dollars. This dividend has been declared on all Industrial Whole Life policies issued prior to January 1, 1903. As has been the Company's practice heretofore, there will be included in these benefits the Whole Life Industrial policies of all those companies whose business has been assumed by the metropolitan.

A MORTUARY DIVIDEND

has been declared in the industrial Department, applicable to all death claims incurred during the current year, where policies on the day of death had been in force over five years. The scale of dividends is as follows: Where death occurs after policy has been in force.

Over 5 years, a Dividend of 5 per cent.
Over 10 years, a Dividend of 10 per cent.
Over 20 years, a
Over 25 years, a dividend of 25 per cent. Over 15 years, a Dividend of 15 per cent. Over 20 years, a Dividend of 20 per cent.

LIFE POLICIES PAID AS ENDOWMENTS.

During the year 1907 any person insured in the Industrial Department of the Metropolitan, who is eighty years of age or over, and who has paid premiums for fitteen years or more on any policy, may receive the face value of his or her policy in cash; or if a full paid-up policy is preferred, in order that the

amount of insurance may be available as a burial fund at time of death, the Company will issue a paid-up policy for the face of the policy.

This voluntary conversion of Whole Life policies into Endowments or into fully paid-up insurance is one of the most liberal concessions ever made by any Industrial

THIS MAKES \$12,000,000 DISTRIBUTED VOLUNTARILY AMONG HOLDERS OF INDUSTRIAL POLICIES DURING THE PAST TWELVE YEARS, IN EXCESS OF AMOUNTS CALLED FOR BY THE POLICY CONTRACTS.

INCREASE IN BENEFITS.

New Tables with large increases of benefits in Industrial policies have been adopted. The payment or premiums on all new Industrial policies will cease at age 75. Reductions have been made in the premiums charged for Ordinary policies.

906 In Its Ordinary Department the Company Wro.e More Paid-for Business Than The Company Wrote More Insurance Than Any Other Company in the World The Company Gained More Insurance in Force Than Any Other Company in It Gained More Ordinary Business Than Any Other Company Save One

Its Expense Ratio Was Largely Reduced and Was the Lowest in the Company's History MORAL:---INSURE IN THE METROPOLITAN

security that is ABSOLUTE with a 4 p. c. rate to our

\$25,200,000.00 Carefully Invested Assets 6,000,000.00 . . . Paid up Capital 2,200,000.00 . Reserve Fund
Trustees are empowered by Order-in-Council to invest in the Securities of this Corn
MARITIME PROVINCES BRANCH:
Prince William Street and Market Square, St. John, N. B. EDMUND B. LeROY, Manage,

WALL STREET PRICES

Railroads.

MOVE UNCERTAINLY Professional Speculative Manoeuvring---Public Confidence Lacking---State Agitation Against





ANSWER TO YESTERDAY'S PUZZLE.

MADE IN CANADA.

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY, covering

LOCKHART & RITCHIE, GENERAL AGENTS, F. L. POTTS, Auctioneer. 78 Prince William Street.