

The Manufacturers' Life Insurance Company

HEAD OFFICE . . . TORONTO

TWENTY-NINTH YEAR
31ST DECEMBER, 1915

ESSENTIAL FEATURES

Premium Income	\$ 3,232,237 44
Total Income	4,387,763 76
Paid to or set aside for Policyholders	3,275,526 83
Reserves for Policyholders	17,337,011 00
Surplus over all Liabilities	2,254,655 10
Assets	20,744,678 34
Insurance in Force	83,746,172 00

The average rate of interest earned was 6.63 per cent., while the mortality experienced was 60 per cent. of the expected. The surplus earned, \$789,102.79, was the largest in the history of the Company.

The twenty-ninth Annual Meeting of the Manufacturers' Life Insurance Company was held at the Head Office, Toronto, on Thursday, February 3rd, 1916, when the Annual Statement was presented.

The President, Mr. W. G. Gooderham, in moving the adoption of the Report, which was seconded by Mr. R. L. Patterson, made the following remarks:

"It gives me much pleasure to move the adoption of this Report, which represents the results of the Company's operations during its twenty-ninth year. The Report is of special interest, since we have been working for the first time in our history under a full year of what may be termed 'War Conditions.' I am pleased to be able to say, however, that in spite of the adverse conditions prevailing during the year, the Report is in almost every respect the best in the history of the Company."

"I would now like to refer to the very satisfactory conditions of the Company's Assets at the present time. At the end of the year, our total Assets amounted to \$20,744,678, distributed as follows:

First Mortgages	42.02 p.c.
Government, Municipal and School Debentures	23.01 p.c.
Loans to Policyholders	5.36 p.c.
Stocks	4.21 p.c.
Railway Bonds	1.80 p.c.
Industrial Bonds	1.25 p.c.
Interest Accrued and Outstanding	2.02 p.c.
Premiums and Other Assets	.91 p.c.
Real Estate, Call Loans and Other Assets	100.00 p.c.

"The Directors thought it wise during the year to keep on hand a fairly large cash balance, partly owing to the unsettled conditions, and partly that we might be in a position to take advantage of attractive investment opportunities. The Directors also took advantage during the year of the opportunities offered for purchasing large amounts of long-term Government and Municipal Debentures at very attractive prices. These investments, while yielding a somewhat lower rate than could be obtained on preferred stocks, have yielded a very favorable rate of interest for many years to come. In spite of this, however, our interest rate for the year on the basis called for in the Report to the Insurance Department, amounts to 6.63 per cent., which, with the exception of last year (which was but slightly higher), was the highest rate ever earned by the Company."

"Altogether I think we can say that our Securities undoubtedly merit the opinion of the Superintendent of Insurance in his official statement in the press that 'the Assets of The Manufacturers' Life are regarded as of very high quality.'"

"Now come to a matter which has been on our minds for some little time, and that is the contemplated arrangement for the amalgamation of The Manufacturers' Life with The Sun Life Assurance Company of Canada. It was suggested by the Board of Directors to go before the policyholders and the Board of Directors for consideration. The Superintendent of Insurance, however, at the request of the Minister of Finance, had thoroughly investigated the terms of the proposed arrangement, and had decided that it was not advisable for two such large and financially strong Companies to amalgamate, and accordingly the matter has been dropped."

"The publicity given by the press to the proposed amalgamation and the extremely satisfactory Report of the Superintendent of Insurance as to the financial position of the Company, has had the effect of making the Manufacturers' Life more widely and favorably known than ever. The Company has not only suffered no loss of business, but has actually increased in prestige in the public mind. I now wish to state, emphatically, that The Manufacturers' Life is to continue under the same control and management as heretofore, without interruption, and that no proposal of any kind to purchase the control of the Company will be considered."

Mr. J. B. McKee, P.I.A., formerly Assistant Manager and Actuary, was appointed General Manager and Actuary of the Company.

The retiring members of the Board of Directors were all re-elected, and the personnel of the Board is as follows:

President:	W. G. GOODERHAM.
Vice-Presidents:	S. G. BEATTY
Directors:	E. R. C. CLARKSON
	Douglas G. ROSS
	G. P. SCHOFFIELD
	M. R. GOODERHAM
	A. J. WILKES, K.C.

Copies of the Annual Report will be ready for distribution in a few days, and will be mailed on request.

NORTHWEST REBELLION VETERAN DROPS DEAD

Late John B. Miles Was Connected With Ontario Reformatory for Thirty Years.

John B. Miles dropped dead while following his employment as foreman in the machine shop at the Ontario Reformatory, Guelph yesterday morning. The late Mr. Miles, who has been in the service for 30 years, was a member of the Central Prison staff before going to Guelph. He was thru the northwest rebellion under Colonel Graetz, and a son, Sergt. George Miles, of the Army Medical Corps, is at the front. He was born in Toronto 59 years ago and resided in Toronto practically all his life. A. W. Miles, undertaker, is a brother. His widow, two sons and one daughter survive. The body will be brought from Guelph to his late residence at 208 Crawford street.

UNDESIRABLES RETURN ON LINER CORINTHIAN

Rejected and Medically Unfit Soldiers Reach St. John Under Escort.

ST. JOHN, N.B., Feb. 4.—The steamer Corinthian arrived today with twelve mentally unfit returned soldiers and 36 undesirable in charge of an escort of five officers and 13 men.

Major Young of Ottawa was in command of the party. He is to be married in Pictou, N.S., on Wednesday next to Miss Myrtle Gratian of Pictou. He was met at the boat by his fiancée and Mr. and Mrs. J. C. Young, his parents.

Other officers returning are Lieut. Wheatley of Weyburn, Sask.; Lieut. Grant Suttie, formerly of the Regular forces at Halifax; Lieut. Chevalier of Montreal, 14th Battalion, who was wounded in the leg at Festubert, and Capt. Cameron of Edmonton, Alta., Methodist chaplain, coming home on sick leave.

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SYNOPSIS OF CANADIAN NORTH-WEST LAND REGULATIONS.

The sole head of a family, or any male over eighteen years old, may homestead a quarter section of available Dominion land in the Northwest Territories or in the Dominion Lands Agency or Sub-Agency for the District, Entry by proxy may be made at any Dominion Lands Agency (but not Sub-Agency) on certain conditions.

Duties.—Six months' residence upon and cultivation of the land in each of three years. Homesteaders in live within nine miles of his homestead on a farm of at least eighty acres, on certain conditions. A habitable house is required, except where residence is performed in the vicinity.

Section districts a homesteader in good standing may pre-empt a quarter-section alongside his homestead. Price, \$3.00 per acre.

Duties.—Six months' residence in each of three years, and cultivation of the land in each of three years. Homesteaders in live within nine miles of his homestead on a farm of at least eighty acres, on certain conditions. A habitable house is required, except where residence is performed in the vicinity.

A settler who has exhausted his homestead right may take a purchased homestead in certain districts. Price \$3.00 per acre. Duties.—Must reside six months in each of the three years, cultivate fifty acres and erect a house worth \$300.

The area of cultivation is subject to reduction in the event of a drought, and a settler may be substituted for cultivation under certain conditions.

W. W. CORY, C. M. G., Deputy of the Minister of the Interior, N. B. The homestead right is not to be paid for.

HYDRO TENDERS WANTED. SEALED TENDERS, marked "Tenders for Lead Covered Cable," addressed to the Chairman, The Toronto Electric Commissioners, will be received until noon on Wednesday, February 10, 1916. Each tender must be accompanied by a marked cheque for the amount of \$100.00, which will be returned to the tenderer if the tender is not accepted.

HYDRO TENDERS WANTED. SEALED TENDERS, marked "Tenders for Pole Tensioning," addressed to the Chairman, The Toronto Electric Commissioners, will be received until noon on Wednesday, February 10, 1916. Each tender must be accompanied by a marked cheque for the amount of \$100.00, which will be returned to the tenderer if the tender is not accepted.

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Mortgage Sale

MORTGAGE SALE

Under and by virtue of the powers contained in a certain mortgage, there will be offered for sale by David Stein, Auctioneer, at his Auction Rooms, 323 Queen Street West, Toronto, on Friday, the 11th day of February, 1916, at the hour of 12 o'clock noon, subject to a reserve bid, the following property:

All and singular certain parcel or tract of land and premises situate, lying and being in the City of Toronto, in the County of York, and being composed of part of Lots 82, 83, 84, on the south side of Dixon avenue, according to registered Plan 442 B.

For further particulars of the property and terms of sale apply to Messrs. Heyd, Hoyt, McLarty & Ironside, Solicitors for the Vendor, Nos. 26-28 Adelaide Street West, Toronto.

ADVERTISEMENTS OF MORTGAGE. Sale of House Known as 210 Glen-dwynne Road, Toronto.

Under and by virtue of the powers contained in a certain mortgage, there will be offered for sale by Public Auction, at the hour of 12 o'clock noon, at the Auction Rooms of Ward Price, Limited, 34 East Richmond Street, Toronto, Saturday, February 6, 1916, at the hour of 12 o'clock noon, the following valuable freehold lands and premises situate, lying and being in the City of Toronto, in the County of York, and being composed of parts of Lots 2 (2) and three (3) in the north-western corner of the Glendonwyne road as shown on Plan 1875 filed in the Registry Office for the City of Toronto, and being more particularly described as follows: Commencing at a point in the front of the said lot two (2) and extending thence southerly and easterly thereon from the south-western corner thereof, the following property:

All and singular certain parcel or tract of land and premises situate, lying and being in the City of Toronto, in the County of York and Province of Ontario, being composed of parts of lots 2 (2) and three (3) in the north-western corner of the Glendonwyne road as shown on Plan 1875 filed in the Registry Office for the City of Toronto, and being more particularly described as follows: Commencing at a point in the front of the said lot two (2) and extending thence southerly and easterly thereon from the south-western corner thereof, the following property:

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All and singular certain parcel or tract of land and premises situate, lying and being in the City of Toronto,