

With grateful acknowledgment for their confidence to the holders of its 9,960,106 Policies, the Metropolitan Life Insurance Company presents the following summary of its condition and affairs for the year ended December 31, 1908, showing it to have been **THE BEST YEAR IN THE COMPANY'S HISTORY.**

RESOURCES

United States, City and R. R. Bonds, and Stocks . . .	\$99,630,935.56
Bonds and Mortgages . . .	90,795,319.02
Real Estate . . .	22,444,627.78
Demand Loans on Collateral . . .	2,192,702.00
Cash . . .	4,775,988.79
Loans to Policy-holders . . .	8,966,362.78
Premiums, deferred and in course of collection (net) . . .	5,300,922.97
Accrued Interest, Rents, etc. . .	2,820,502.29
	\$236,927,361.19

A REASONABLE INDICATION OF THE DESERVED POPULARITY of its plans and of faith in its management may be fairly claimed in the number of Metropolitan policies in force. It is not only greater than that of any other company in America, but greater than that of all the other regular companies combined, less one. It exceeds, in fact, the COMBINED POPULATION of 24 of the States and Territories out of the 52 forming the American Union; and as to CITIES, it exceeds the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati, San Francisco, Pittsburgh, Baltimore, New Orleans and Buffalo.

The Company OF the People.

Metropolitan

(INCORPORATED BY THE STATE OF NEW YORK. STOCK COMPANY)

THE DAILY AVERAGE of Business During 1908 was
441 per day in Number of Claims Paid.
6,343 per day in Number of Policies Placed and Paid for.
\$1,202,352.87 per day in New Insurance Placed and Paid for.
\$166,633.89 per day Paid Policy-holders and Added to Reserve.
\$126,996.37 per day in Increase of Assets.

ORDINARY DEPARTMENT
INSURANCE IN FORCE, \$526,939,378

The Company issues policies for from \$1,000 to \$1,000,000 on individual lives, premiums payable quarterly, semi-annually or annually. All policies are non-participating. They are plain business contracts which tell their whole story on their face; leave nothing to the imagination; borrow nothing from hope; require definite conditions and make definite promises in dollars and cents.

PREMIUMS ARE LOWER THAN ARE OFFERED BY ANY OTHER COMPANY

- In the Intermediate Branch policies are adapted to the working classes. Each policy is for \$500 and the rate lower than that offered by the Savings Bank system of Massachusetts. Two of the Metropolitan's Intermediate forms recently standardized by the New York and Massachusetts Departments provide for attractive combinations of insurance and annuities at the lowest rates offered anywhere.

Amount of Canadian securities deposited with the Dominion Government for the protection of policy-holders in Canada, over \$5,500,000.

ASSETS, \$236,927,361.19

The Metropolitan paid its Policy-holders in 1908 for Death Claims, Endowments, Annuities, Paid-up Policies, Dividends, Bonuses, etc., with the amount set aside on their behalf as increased Reserve

\$50,656,701.34

It has paid to its Policy-holders since organization, plus the amount invested and now on hand for their security

\$470,366,769.36



HOME OFFICE BUILDING.
The largest Office Building in the world; Madison Ave., 4th Ave., 23d and 24th Sts., New York City

The Ratio of Expense to Premium Income was the Lowest
in the Company's History

being over 8 per cent. less than five years ago and more than 15 per cent. less than ten years ago

The Company wrote more business in 1908 than any other Company in the world, and this for the fifteenth consecutive year

The number of policies paid in 1908 averaged one for each sixty-five seconds of each business day of 8 hours, and in amount \$128.48 a minute, the year through. The value and timeliness of its policy payments may be gleaned from the fact that of the claims paid during the year, 3,479 were under policies less than three months old, 6,890 were on policies under 6 months, and 12,806 were within the first year of insurance.

OBLIGATIONS

Dividends Apportioned, payable 1909, on Participating Policies, Intermediate Branch . . .	\$1,382,722.00
Same on Participating Policies, Ordinary Dept. . .	104,203.73
<small>(Note: Nearly all this Company's Ordinary Policies are Non-Participating—issued at low rates of premium.)</small>	
Bonuses Apportioned, payable 1909, on Industrial Policies . . .	2,650,000.00
	\$4,136,925.73
Reinsurance Fund and Special Reserve . . .	208,134,891.00
All other Liabilities . . .	2,532,637.34
Capital and Surplus . . .	22,122,907.12
	\$236,927,361.19

The Metropolitan has more premium paying business in force in the United States than any other company.

The Metropolitan has in force one-third of all the legal reserve policies in force in the United States. Its Industrial policies in force nearly equal in number all the Industrial policies of all the other companies in the country combined.

BY the People, FOR the People

Life Ins. Co.

JOHN R. HEGEMAN, President

COMPARISONS, ETC.

Income in 1908 . . .	\$76,732,343.24
Gain over 1907 . . .	\$3,618,182.35
Surplus in 1908 . . .	\$22,122,907.12
Increase over 1907 . . .	\$8,171,007.98
Total Number of Policies in Force . . .	9,960,106
Gain over 1907 . . .	340,097
Total Amount Outstanding Insurance, . . .	\$1,861,890,803.00

INDUSTRIAL DEPARTMENT

INSURANCE IN FORCE, \$1,334,951,425

Number of Industrial policies in force, 9,301,001—insuring over six and a half millions of individual lives in the families of wage-earners. While the contracts are and always have been non-participating, the Company will this year have spent nearly EIGHTEEN millions of dollars in voluntary bonuses and concessions to the holders of these policies in thirteen years.

Cash bonuses on all whole life policies are annually allowed, amounting to over 8 per cent. of the premiums for a year. Additions of from 5 to 30 per cent. are made to policies maturing as claims, according to time policies have persisted. By the Company's present practice whole life policies are made free after age 75 or paid as endowments at age 80.

Industrial Insurance is Family Insurance, covering all ages from 1 to 70 on life, endowment and annuity plans.

HENRY BRIGGS, SUPT., CONFEDERATION BUILDING, TORONTO, ONT.
BERTRAM MACDONALD, DT. ASST., WILLIS BLOCK, BARRIE, ONT.

Day's Doings in
YORK COUNTYWest Toronto
North Toronto
East TorontoCITY GIVES LOWER RATES
TO JUNCTION PATIENTS

Board of Health Makes Out Strong
Case and Get 25 Per Cent.
Reduction—Notes.

William Graham, the young Whit-church farmer arrested by County Constable Peter Byer a day or two ago, on the charge of horse stealing, will come before High Constable Ramsden for a preliminary hearing on Monday morning at 11 o'clock.

As surmised by High Constable Ramsden, the Newmarket and Thornhill horse stealing escapades were the work of one man, but that the thief in each case was able to dispose of the outfits to reputable dealers is inexplicable.

In the case of the Lowery steal at Thornhill, the horse, rig and harness were sold to Nelson Wagg of Thornhill

for \$35, and in the other the outfit was sold to a local horse firm in the city for \$80. In each of these cases the parties named will lose the amounts stated.

Graham is a young man of excellent family, his parents residing in Whit-church Township, near Muskegon's Lake. A feature which goes far to mitigate the gravity of the offence is the fact that the prisoner is said to have been at times slightly unbalanced, and this point will doubtless be used to good advantage.

County Constable Byer will claim the standing reward of \$25 offered for the capture of horse thieves by the York County Council, and in addition, another \$25 offered by Mr. Sewell of Newmarket for the recovery of his outfit.

SOUTHERN SCARBORO.

The Rateauers' Association in the southwestern section of Scarborough will meet to-morrow night at the residence of Mathew Stewart, corner of Blantyre and Windsor-avenues, to receive the report of the committee with regard to the petition but recently passed the council. Other matters of importance will be brought up at the meeting.

NORTH TORONTO.

Another of the Town's Aged Residents Passes Away.

NORTH TORONTO, Feb. 18.—Death claimed another of the town's highly respected citizens, Herbert Geo. Nicholson, of Sherwood-avenue, at an early hour this morning. Deceased was born July 1, 1864, at Gooles, Lincolnshire, England, and came to Eglinton five years ago. The funeral will take place to Mount Pleasant Cemetery on Saturday at 2 p.m., at which the Rev. T. W. Powell will officiate.

The funeral of the late J. A. Kilnec of Yonge-street and Sherwood-avenue took place to Zion Baptist Church this afternoon and from thence to Mount Pleasant Cemetery. Rev. Dr. Thomas of the Jarvis-street Baptist Church officiated. Among the floral tributes were noticed one from the children, Mr. and Mrs. F. R. Emery, Mr. and Mrs. William Davies of the Wm. Davies Co., Mr. and Mrs. Churcher, and a cross from the Young People's Society of Zion Baptist Church.

Norman Kilnec, whose grandmother was buried this afternoon, is again seriously sick at the residence of his

father, Robert Kilnec, Sherwood-avenue.

WYCHWOOD.

A Number of Good Social Church Events in Store.

WYCHWOOD, Feb. 18.—The A. Y. P. A. of the Church of St. Michael's and All Angels will give a concert in Hillcrest school on Tuesday evening next.

Rev. A. Giegler of the Parkdale Presbyterian Church will deliver his famous lecture, "Wit and Humor," in the Presbyterian Church on Tuesday evening, Yarmouth Lodge, S.O.E., will celebrate the 19th anniversary of its organization next Monday evening by giving an at home in the Sunday school room of St. Cyprian's Church.

WEST TORONTO.

Chairman May Call Special Meeting of Board of Health.

WEST TORONTO, Feb. 18.—Dr. Gil-mour, M.H.O., and T. J. Smyth, chairman of the board of health, had a conference with Mayor Oliver and Dr. Seward to-day relative to the fees charged West Toronto patients at the Swiss Cottage Hospital. As a result of the discussion, the fee per patient has been reduced from \$200 to \$150. The

reduced rate, which takes effect from to-day, and will apply to Mrs. James Coveland of 11 East Dundas-street, and her 10-week-old child, both of whom were removed to the Swiss Cottage to-night. The local board doctor health have taken every possible precaution to prevent a spread of the disease, and Chairman Smyth intends to call a special meeting of the board early next week to discuss the situation, in case any unforeseen developments should occur.

At the conference to-day with Mayor Oliver and Dr. Seward, the West Toronto officials also suggested the fitting up of a small isolation hospital in West Toronto, but in view of annexation being so near, the matter was dropped.

Levis Stafford Lawrence, the notorious jail-breaker, is once again in the toils of the law. Without any visible means of support, and with his feet frozen, he was arrested to-night at the corner of Keele and Dundas-streets by Sgt. Epters. Lawrence is well-known in West Toronto having a coat from a year ago in a valuable fur coat from which he served four months in the Central Prison. Some years ago he escaped from Kingston Penitentiary, where he was serving a term, and later succeeded in making his escape from Brampton Jail, where he had been sentenced for six months for the theft of a fur coat belonging to a farmer.

The second annual banquet of the West Toronto Collegiate Institute Old Boys' Association will be held to-morrow (Friday) evening, in St. James' Hall. An excellent program has been prepared, and as a large number of old boys from out of town, as well as those residing here, have signified their intention of being present, a most delightful time is anticipated.

The death occurred last night of Mrs. Esther Brownridge, wife of W. J. Brownridge, 106 Euclid-avenue.

MOUNT DENNIS.

MOUNT DENNIS, Feb. 18.—Owing to the illness of Mr. Newhart, vice-president of the Mount Dennis Ratepayers' Association, the regular February meeting will not be held. That of March will be held, the date of which will be announced later.

A request for a grant of \$50 toward the flower show to be held in St. George's Hall on Feb. 24 has been refused by the city. The show will be held by the Toronto Agricultural Society and Gardeners' Association, and will be a carnation and rose exhibition.

Montreal's ice palace is doomed to an ignominious end. After being gazed at by thousands of sightseers from all parts of the continent, and stormed by thousands of anti-ice snowshoers, it is to end up in the refrigerators of the local meat establishments.

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CURED IN ONE DAY

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Munyon's Cold Remedy Relieves the head, throat and lungs almost immediately. Checks fevers, stops discharges of the nose, takes away all aches and pains caused by colds. It cures Grip and ob-sinate Coughs and prevents Pneumonia. Price 25c.

Have you stiff or swollen joints, no matter how chronic? Ask your druggist for Munyon's Rheumatism Remedy and see how quickly you will be cured.

If you have any kidney or bladder trouble get Munyon's Kidney Remedy.

Munyon's Vitalizer makes weak men strong and restores lost powers.

Points to Remember.

The C. P. R. has the shortest line, makes the fastest time and has the only through-car service to Western Canada. Traveling by this line customs examination is avoided, there are no delays or transfers, and no danger of misconnections en route. The all-Canadian route is the most attractive that could be selected, the journey is considerably shortened, and the trains are so well appointed and thoroughly comfortable it appears shorter than it is. The rates for settlers remain at the low standard set by the Canadian Pacific, which is in a position to give the lowest possible rates, having the shortest mileage. In a word, a C.P.R. ticket to the west will mean a perfect journey, satisfactory and comfortable journey.

President Angell of the University of Michigan has resigned. He is 80 years old, but quite active.

WAS IN BED FOR
THREE MONTHS.
PEOPLE SAID SHE HAD
CONSUMPTION.

Read how Mrs. T. G. Buck, Bracebridge, Ont., was cured (and also her little boy) by the use of Dr. Wood's Norway Pine Syrup.

She writes: "I thought I would write and let you know the benefit I have received through the use of your Dr. Wood's Norway Pine Syrup. A few years ago I was so badly troubled with my lungs people said I had Consumption and that I would not live through the Fall. I had two doctors attending me and they were very much alarmed about me. I was in bed three months and when I got up I could not walk, so had to go on my hands and knees for three weeks, and my limbs seemed of no use to me. I gave up all hopes of ever getting better when I happened to see in B.B. Almanac that Dr. Wood's Norway Pine Syrup was good for weak lungs. I thought I would try a bottle and by the time I had used it I was a lot better, so got more and made a complete cure. My little boy was also troubled with weak lungs and it cured him. I keep it in the house all the time and would not be without it for anything."

Price 25 cents at all dealers. Beware of imitations of Dr. Wood's Norway Pine Syrup. Ask for it and insist on getting the original. Put up in a yellow wrapper and three pine trees the trade mark.

ASK COMMISSION TO CUT
PHONE RATES IN SUBURBS

Controllers Will Try to Get Relief
From Exactions of Bell
Company.

The city will ask the railway commission to fix a reasonable rate for phones used by residents of the suburbs.

The board of control arrived at this decision yesterday, on receiving a letter from J. O. Thorn of Wells' Hill, saying that, altho his home was in the annex district the Bell Telephone Co. declined to give him a city rate. Manager J. K. Dunstan of the Bell Company admits that the commission has power to regulate phone rates, giving this as a reason why the company is no longer keen on getting an exclusive franchise. The company has applied for a permit to erect a five-story building on Adelaide-street, to cost \$323,000.

Salary Grading.

The report of the grading of civil salaries will be submitted to the board of control to-morrow by the sub-committee, Controllers Hocken and Harrison.

If adopted it will mean a departure in some respects from the recommendations of the civic fire and light committee regarding fire department salaries. Instead of first year firemen getting \$550 a year and a yearly increase of \$75 to a maximum of \$925, the salaries would start at \$500 and increase \$100 yearly to \$900. Deputy Chief Noble and Secretary McGowan would each get an increase of \$500 instead of \$300.

The board of control favor appointing T. F. Scott assistant city engineer at \$3200.

Col. J. B. Maclean withdrew his request for permission to locate a printing establishment on University-avenue in favor of the southeast corner of Simcoe and Anderson-streets. The property and parks commissioners recommended that the district north of Queen and west of University-ave. be declared a residential district.

The mayor says he is in favor of going back to the old system of conducting the waterworks as a separate department, with a head of its own, and to have it, instead of the treasurer's department, collect the water rates.

Contractors for a "phat" pavement will in future be required to give only

a five years' guarantee instead of ten years. The city engineer says this will reduce the cost of pavements.

Producing Original Documents.

OTTAWA, Feb. 18.—The first meeting of the public accounts committee for general business was marked by a discussion as to the method of producing original documents.

A memorandum from the deputy minister of public works suggested the copies of documents be first provided; that on members specifying what originals were needed the department should send them over in custody of an official. It was finally agreed that last year's system should be followed, the plan of furnishing copies being dropped.

A number of papers were ordered, covering transactions on the I. C. R., the Trent Canal, the payment of \$1115 to the Brockville Recorder, etc. Next week A. L. Ogilvie, purchasing agent of the National Transcontinental, will be examined to regard to a payment of \$23,000.

President Carroll D. Wright of Clark College, Massachusetts, is in a critical condition from mental and physical collapse.

J. L. Englehart, chairman of the T. & N. O. Railway, has presented St. Michael's Hospital with an X-ray machine.

DODD'S KIDNEY PILLS

FOR ALL KIDNEY DISEASES

CURES RHEUMATISM, GRAVEL, BRIGHT'S DISEASE, NEURALGIA, DIABETES, ETC.

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Perique Mixture

Then it's up to you to try it. Perique is a rich blend fine imported tobacco, plenty of strength, pleasant flavor, satisfying.

2 oz. Tin, 25c.
4 oz. Tin, 40c.
Pound Tin, 1.00

WILSON'S
98 Queen West