

TO THE PUBLIC:

THE State of New York, through its Department of Insurance, has completed the examination of the Metropolitan Life Insurance Company which it is required by law to make every three years. The Chief Examiner, in concluding the report, said:

"The treatment by this Company of its policy-holders in the prompt payment of their claims, in the voluntary payment of millions of dollars in bonuses, and in its social welfare work—features of the Company's business which deserve commendation."

The Superintendent of Insurance, the Hon. William Temple Emmet, in approving the report, wrote an extended review from which we make extracts:

THE COMPANY'S GROWTH AND MANAGEMENT.

"The administrative officers of the Company * * * have so increased the assets of the Company as to make these equal the resources of many states and even nations. They have at the same time steadily cheapened the cost of insurance to policy-holders, both by direct means and by the distribution of bonuses."

[The report shows that the Company has given back \$35,367,293 in bonuses to Industrial policy-holders in nineteen years.]

"They have extended the Company's business to such an extent as to bring it into contact now with approximately one-eighth of the population of the United States."

[The number of policies outstanding December 31, 1913, was 13,957,748.]

"That this notable growth has involved no sacrifice of efficiency in the handling of administrative details, but, on the contrary, has been the direct result of constantly increasing efficiency, is shown by the comparatively small losses sustained by the Company in proportion to the large investments made."

ITS POLICY-HOLDERS SATISFIED.

"The fact that the percentage of lapses due to the abandonment of their insurance by policy-holders is constantly decreasing, speaks eloquently to the same effect."

[The lapse ratio of Industrial policies has decreased 31.7 per cent. in eight years.]

"This last mentioned development is perhaps the most convincing evidence which could be offered that the Company's policy-holders are, broadly speaking, very well satisfied indeed with what they get in return for the premiums they pay. A very remarkable showing altogether."

ITS SOCIAL SERVICE.

"This Company waited for no changes in existing law before striking out as a pioneer among insurance companies along the pathway of social service on a huge scale."

"For years it has maintained for its policy-holders a nursing service upon a great scale; this has latterly become a veritable marvel of efficiency and practical helpfulness."

[Metropolitan nurses made 1,127,022 visits to sick policy-holders in 1913, for which the Company paid the bills.]

"Leaving out of consideration the mere numbers of those who have been directly benefited by these activities, I think that the example which the Metropolitan has set to other great business organizations by its early recognition of the new responsibilities attaching to all business enterprises which have attained a certain size, is one of the most beneficial of recent occurrences in the field of American business. For years it has through its publications upon the question of health conservation been serving multitudes of people as a sort of University of beneficial instruction upon this most important subject."

ABREAST OF MODERN THOUGHT.

"This great institution, having so very recently been under our critical scrutiny and presenting so many admirable illustrations of what an efficient and enlightened modern business organization on a large scale can do in the way of keeping abreast of modern thought, seems to be in a position where I may properly use it as an illustration * * * that private initiative and enterprise are at their best still capable of doing the finest possible work in fields from which, latterly, all the talk has been that these agencies should be compelled to retire."

Assets, \$447,829,229.00 Liabilities, \$414,244,327.51
Largest amount of insurance in force of any company in the world
\$2,816,504,462.00

Metropolitan Life Insurance Company

(Incorporated by the State of New York. Stock Company)
JOHN R. HEGEMAN, PRESIDENT
 1 MADISON AVENUE, NEW YORK

TWO WOMEN
AVOID
OPERATIONS

By Taking Lydia E. Pinkham's Vegetable Compound.

Chicago, Ill.—"I must thank you with all my heart for Lydia E. Pinkham's Vegetable Compound. I used to go to my doctor for pills and remedies and they did not help me. I had headaches and could not eat, and the doctor claimed I had female trouble and must have an operation. I read in the paper about Lydia E. Pinkham's Vegetable Compound and I have taken it and feel fine. A lady said one day, 'Oh, I feel so tired all the time and have headache.' I said, 'Take Lydia E. Pinkham's Vegetable Compound,' and she did and feels fine now."—Mrs. M. R. KARSCHNICK, 1488 N. Paulina Street, Chicago, Illinois.

The Other Case.
 Dayton, Ohio.—"Lydia E. Pinkham's Vegetable Compound relieved me of gains in my side that I had for years and which doctors' medicines failed to relieve. It has certainly saved me from an operation. I will be glad to assist you by a personal letter to any woman in the same condition."—Mrs. J. W. SHERRER, 126 Cass St., Dayton, Ohio.

If you want special advice write to Lydia E. Pinkham Medicine Co. (confidential) Lynn, Mass. Your letter will be opened, read and answered by a woman, and held in strict confidence.

STANDARD DRUG, LIMITED.

The greatest Cut Rate Druggists Canada has ever known. Call at either of their stores and see how they save you money—at all times.

SPECIAL
BULLETINAnnouncing Final
Clearance Sale of
Ladies' Suits

NOTE—No Suit Will Be Carried Over.

Several suits in this lot were formerly as high as \$30. The entire stock is divided into two lots.

Lot No. 1 \$7.95

Values to \$20.00.

Lot No. 2 \$8.95

Values to \$30.00.

If it's class and smartness you're looking for, you'll find here everything you expect. If you were to pay your custom tailor \$15 to \$25 to make you a suit, he could not possibly improve upon these grades.

Sale Opens Thursday at 10 a. m.

The Metropolitan
 Suit and Skirt Mfg. Co.
 232 DUNDAS ST.

FINANCIAL and COMMERCIAL

PRICES OF HOGS MAY
FALL STILL LOWER

Another Shipment Expected From Manitoba—Other Prices Remain Firm.

With only a dozen loads of hay on the market square this morning, the market was inactive. Only a few scattered buyers were on the square during the morning.

Hay sells steadily at from \$10 to \$13 per ton.

No strawberries were offered today, but large quantities were expected Thursday and Saturday. The berry crop, according to growers, will be small this year, on account of the continued dryness in the weather.

Hogs took a slump in price Tuesday, and are expected to be cheaper yet, on account of the large importations from Manitoba, and from the western counties. Buyers in London have been active in the hog market for several weeks. A shipment will arrive today, and the price will set the prices for hogs this week.

Eggs and butter show no signs of a change in price. Eggs are scarce, and butter is bought eagerly.

Hides and wool are steady at unchanged prices. Wool has been offered on the market in big lots lately, washed and unwashed. Hides have been rather scarce.

Grain, Per cwt.
 Wheat, per cwt. 1.27 to 1.30
 Oats, per cwt. 1.05 to 1.08
 Grain Per Bushel.
 Potatoes, bag, wholesale 1.10 to 1.15
 Potatoes, bag, retail 1.25 to 1.35
 Butternuts, per doz. 1.00 to 1.05
 Onions, per doz. 20 to 25
 Lettuce, per doz. 20 to 25
 Rhubarb, per doz. 20 to 25
Fruits.
 Apples, per bu. 1.00 to 1.25
 Apples, per bu. 1.00 to 1.25
 Hay, per ton 10.00 to 12.00
 Straw, per ton 5.00 to 6.00
Dairy Products.
 Butter, rolls, per lb. 24 to 25
 Butter, store lots, lb. 17 to 18
 Butter, creamery, lb. 24 to 25
 Butter, crocks, lb. 24 to 25
 Eggs, crate, wholesale 18 to 19
 Eggs, retail, doz. 21 to 22
 Eggs, per basket 20 to 21
 Maple syrup, gallon 1.35 to 1.50
 Honey, strained, 10 lbs. 1.00 to 1.50

Honey, sections, doz. 1.75 to 2.25
Live Stock.
 Hogs, per cwt. 7.50 to 7.75
 Fat hogs, per cwt. 7.00 to 7.25
 Small pigs, per pair 6.00 to 6.50
 Export cattle, each 6.00 to 6.50
 Milch cows, each 60.00 to 80.00
Poultry, Alive.
 Old fowl, per lb. 12 to 14
 Young chickens, lb. 22 to 23
 Ducks, per lb. 10 to 11
 Turkeys, per lb. 10 to 12
Poultry, Dressed.
 Old fowl, per lb. 13 to 14
 Young chickens, lb. 23 to 24
 Ducks, per lb. 11 to 12
 Turkeys, per lb. 11 to 12
Butcher's Meats.
 Dressed hogs, choice, 11 to 12
 Veal, per cwt. 10.00 to 10.50
 Beef, per cwt. 10.00 to 10.50
 Mutton, per cwt. 9.00 to 10.00
Vegetable Plants.
 Tomatoes, per box 20 to 25
 Onions, per box 20 to 25
 Cabbages, per box 20 to 25
Hides, Wool, etc.
 Cow hides, No. 1, lb. 13 to 15
 Cow hides, No. 2, lb. 12 to 13
 Wool, washed, lb. 25 to 26
 Wool, unwashed, lb. 17 to 17

PRODUCE.
 Winnipeg, June 16.—Wheat prices on the Winnipeg market opened weak, 3/4c to 1/2c lower, and following the opening declined further fractionally. Liverpool cables did not respond to the advance on Monday, and despite hot, dry winds and no rains in these sections of the Canadian west where they are needed, the tone was weak. Trading in futures was quiet. December options were sold for the first time today at 84c. Closing prices today were 3/4c to 1/2c down.

The cash demand for all grains was slow, except for No. 3 Canadian western oats, for which there was a fair enquiry. No export trading was located. Cash wheat closed 3/4c to 1/2c lower for contract grades; cash oats closed unchanged to 3/4c lower; cash barley closed unchanged to 3/4c lower, and cash flax closed 3/4c to 1/2c down.

Inspections Monday, 592 cars, and in sight were 611.
 Cash Grain: Spring Wheat—No. 1 northern, 92 1/2c; No. 2 northern, 91 1/2c; No. 3 northern, 89 1/2c; No. 4, 85 1/2c; No. 5, 80c; No. 6, 75c; feed, 70c.
 Oats—No. 1 Canadian western, 85 1/2c; No. 2 Canadian western, 83 1/2c; extra No. 1 feed, 84 1/2c; No. 1 feed, 82c; No. 2 feed, 80c.

J. M. YOUNG, Broker
 3 London Loan Bldg.,
 STOCKS, BONDS, GRAIN AND PRODUCE.
 Phone 707. Private Wire.

EDWARD CRONYN and Co.
 MEMBERS TORONTO STOCK EXCHANGE.
 WILL ADVISE ON INVESTMENTS.
 CRONYN BLDG., Toronto

Barley—No. 3, 84 1/2c; No. 4, 83 1/2c; rejected, 80c; feed, 49 1/2c.
 Flax—No. 1 N. W. C., \$1.09 1/2; No. 2 Canadian western, \$1.08 1/2; No. 3 Canadian western, \$1.07 1/2.

Liverpool, June 17.—Wheat—Spot was steady; No. 1 Manitoba, 7s 6d; No. 2, 7s 4 1/2d. Futures easy; July, 7s 1 1/2d; October, 6s 10 1/2d; December, 6s 11 1/2d. Corn—Spot steady; American mixed, 4s 7 1/2d; Futures, La Plata, weak; July, 4s 7 1/2d; September, 4s 9d. Flour—Winter patents, 28s. Hops (in London)—Pacific coast, 24 to 24 1/2s. Beef—Extra India mess, 112s 6d. Pork—Prime mess, 10s 10d; western, 10s 8d. Hams—Short cut, 14 to 16 lbs, 68s. Bacon—Cumberland cut, 26 to 30 lbs, 63s; short ribs, 16 to 24 lbs, 68s 6d; clear bellies, 14 to 16 lbs, 64s 6d; long clear middles, light, 28 to 34 lbs, 67s 6d; do, heavy, 35 to 40 lbs, 68s; short clear backs, 16 to 20 lbs, 63s; shoulders, square, 13 to 13 1/2 lbs, 66s 6d. Lard—Prime western, in tierces, old terms, 50s 8d; do, new terms, 48s 3d; American refined, in pails, 51s 6d. Butter—Good United States, 88s. Cheese—Canadian, finest white, new, 4s; do, colored, new, 68s 6d. Tallow—Prime city, 30s; Australian (in London), 32s 6d. Petroleum—Refined, 8 1/2d. Linseed Oil—27s 6d. Cottonseed Oil (Hull refined)—Spot, 29s 1 1/2d.

LIVE STOCK.
 Montreal, June 17.—East End market: Receipts—Cattle, about 600; milch cows, 85; calves, 1,400; sheep and lambs, 500; hogs, 300. Trade good, with prices a little lower all round.
 Prime heaves, 7 1/2c to a little over 8c; medium, 5 1/2c to 7 1/2c; common, 4 1/2c to 5 1/2c; milkmen's strippers, 5c to 7c; milch cows, \$20 to \$35 each; calves, 3c to 8c. Sheep, 5c to 7c; spring lambs, 4s to 5 1/2c each. Hogs, 8 1/2c.

**Chicago, June 17.—Cattle—Receipts, 15,000; market slow; heaves, 7.35 to \$9.30; steers, \$6.80 to \$8.15; stockers and feeders, \$6.10 to \$8.10; cows and heifers, \$3.60 to \$8.70; calves, \$7 to \$10.35.
 Hogs—Receipts, 21,000; market slow; light, \$8 to \$8.25; mixed, \$8 to \$8.30; heavy, \$7.85 to \$8.25 1/2; rough, \$7.85 to \$8; pigs, \$7 to \$7.80; bulk of sales, \$8.20 to \$8.25.
 Sheep—Receipts, 18,000; market steady; sleep, \$8.30 to \$8.40; yearlings, \$6.80 to \$7.50; lambs, native, \$6.50 to \$8.50; springs, \$7.25 to \$9.75.
 Toronto, June 17.—Receipts at the Union stockyards were 580 cattle, 50 calves, 3,237 hogs and 883 sheep. The market was quiet, with not so good a class of cattle.
 Cattle—Butchers, choice, cwt, \$8.10 to \$8.35; do, medium, \$7.60 to \$8.10; do, common, \$7.25 to \$7.50; butcher cows, choice, \$7 to \$7.25; do, medium, \$6 to \$7.25; do, canners, \$5.50 to \$4.75; do, bulls, \$6.50 to \$7.50; feeding steers, \$7.25 to \$7.50; stockers, choice, \$7.25 to \$7.50; light, \$6.75 to \$7.25; do, milkers, choice, each, \$50 to \$90; springs, \$50 to \$90; calves, \$7 to \$7.50.
 Sheep—Ewes, cwt, \$5.50 to \$6.25; bucks and culs, \$4.50 to \$5.50; lambs, \$6 to \$11.
 Hogs—Fed and watered, cwt, \$7.85; f. o. b., \$7 to \$10.**

**East Buffalo, N. Y., June 17.—Cattle—Receipts, 150; slow and steady, prices unchanged. Veals—Receipts, 50; active and 25c higher, \$5 to \$10.25.
 Hogs—Receipts, 1,600; active and 10c to 15c higher, pigs 25c to 30c higher; heavy, \$8.55 to \$8.60; mixed and Yorkers, \$8.60 to \$8.65; pigs, \$8.55 to \$8.60; roughs, \$7.25 to \$7.40; stags, \$6 to \$7; dairies, \$8.40 to \$8.80.
 Sheep and Lambs—Receipts, 200; active; sheep steady, lambs 25c higher; lambs, \$7 to \$10.**

NEW YORK STOCK EXCHANGE.

J. M. Young, 3 London Loan building, reports fluctuations in New York stocks as follows:

New York, June 17.
 Trunk Lines and Open High Low 1300
 Grangers— 91 90 1/2 90 1/2
 Baltimore & Ohio, 41 40 1/2 40 1/2
 Erie, com., 28 1/2 28 1/2 28 1/2
 Erie, 1st pfd., 43 1/2 43 1/2 43 1/2
 Erie, 2nd pfd., 43 1/2 43 1/2 43 1/2
 Great Northern, 113 1/2 113 1/2 113 1/2
 Illinois Central, 113 1/2 113 1/2 113 1/2
 New Haven, 66 66 65 1/2 65 1/2
 New York Central, 92 92 91 1/2 91 1/2
 St. Paul, 100 100 99 1/2 99 1/2
 Southern Railway, 100 100 99 1/2 99 1/2
 Union Pacific, 100 100 99 1/2 99 1/2
 Chesapeake & Ohio, 51 1/2 51 1/2 51 1/2
 Lehigh Valley, 137 1/2 137 1/2 137 1/2
 Ontario & Western, 25 25 24 1/2 24 1/2
 Reading Railway, 164 1/2 164 1/2 164 1/2
 Traction Shares—
 Brooklyn Transit, 91 91 90 1/2 90 1/2
 Interboro, pfd., 38 1/2 38 1/2 38 1/2
 Third Avenue, 41 1/2 41 1/2 41 1/2
 American Sugar, 26 26 25 1/2 25 1/2
 American Can., 27 1/2 27 1/2 27 1/2
 Amer. Locomotive, 27 1/2 27 1/2 27 1/2
 American Smelter, 107 1/2 107 1/2 107 1/2
 American Smelters, 62 1/2 62 1/2 62 1/2
 Central Leather, 36 1/2 36 1/2 36 1/2
 Corn Products, 8 1/2 8 1/2 8 1/2
 Consolidated Gas, 128 1/2 128 1/2 128 1/2
 Ice Securities, 30 1/2 30 1/2 30 1/2
 People's Gas, 12 1/2 12 1/2 12 1/2
 Pacific Mail, 22 1/2 22 1/2 22 1/2
 Western Union, 60 60 59 1/2 59 1/2
 Westinghouse, 76 76 75 1/2 75 1/2
 Copper Shares—
 Amal. Copper, 70 1/2 70 1/2 70 1/2
 Anaconda Copper, 81 81 80 1/2 80 1/2
 Canadian Copper, 88 1/2 88 1/2 88 1/2
 Utah Copper, 57 1/2 57 1/2 57 1/2
 Cal. Petroleum, 20 1/2 20 1/2 20 1/2
 Petroleum, 61 1/2 61 1/2 61 1/2
 McIntyre, 28 28 27 1/2 27 1/2
 Bethlehem Steel, 41 1/2 41 1/2 41 1/2

Beth. Steel, pfd., 83 1/2 83 1/2 83 1/2
 U. S. Steel, 61 1/2 61 1/2 61 1/2
 U. S. Steel, pfd., 108 1/2 108 1/2 108 1/2
 Money, per cent., 10 1/2
 Sales to noon, 62,700 shares.
 Sales to 1 p.m., 81,700 shares.

TORONTO STOCK EXCHANGE.

[Special to The Advertiser.]
 Toronto, June 17.

Asking Price.
 American Cyanide, com., 65
 American Cyanide, pfd., 70
 Canadian Traction, 25 1/2
 Brazilian T. L. & P., 77 1/2
 B. C. Packers, com., 122
 Burt, com., 95
 Canada Bread, com., 30
 Canada Bread, pfd., 91
 Canada Cement, com., 28 1/2
 Canadian General Electric, 101
 Canadian Locomotive, pfd., 85 1/2
 Canadian Steamships, pfd., 65 1/2
 Canadian Pacific Railway, 144 1/2
 Canadian Salt, 120
 City Dairy, pfd., 173 1/2
 Consumers' Gas, 66 1/2
 Detroit United, 66 1/2
 Dominion Cannery, com., 30 1/2
 Dom. Steel Corporation, 23 1/2
 DuPont Superior Traction, 60
 Electrical Dev., pfd., 115
 Mackay, com., 81 1/2
 Maple Leaf, com., 35
 Maple Leaf, pfd., 92
 Mexican Light & Power, 43 1/2
 Nova Scotia Steel, com., 63 1/2
 Penman, pfd., 82
 Porto Rico Railway, 60
 Rogers, pfd., 100
 Royal Motor Car, pfd., 50
 Sawyer-Massey, pfd., 85
 St. L. & C. Navigation, 640
 Shredded Wheat, com., 89
 Shredded Wheat, pfd., 93
 Spanish River, com., 10 1/2
 Steel of Canada, com., 13
 Steel of Canada, pfd., 72
 Tooke Bros., com., 20
 Tooke Bros., pfd., 24 1/2
 Toronto Paper, 40
 Toronto Railway, 125 1/2
 Tuckett, com., 29
 Twin City, com., 104
 Mines—
 Cominags, 109
 Crown Reserve, 109
 Hollinger, 1850
 La Rose, 142
 Nipissing Mines, 640
 Theteway, 17
 Banks—
 Bank of Commerce, 230 1/2
 Dominion Bank, 202
 Bank of Hamilton, 202
 Imperial Bank, 215
 Metropolitan Bank, 197 1/2
 Bank of Nova Scotia, 207 1/2
 Ottawa Bank, 207 1/2
 Bank of Montreal, 142 1/2
 Union Bank, 141
 Loans, Trusts, etc.—
 Canada Permanent, 185 1/2
 Central Canada Loan, 80
 Colonial Investment, 80
 Great West Permanent, 129
 Hamilton Provident, 136
 Huron & Erie, 150
 Landed Banking & Loan, 150
 London & Canadian, 134
 National Trust, 222 1/2
 Ontario Loan, 168 1/2
 Bonds—
 Canada Bread, 94
 Canadian Locomotive, 92
 Dominion Cannery, 99
 Electrical Development, 92
 Province of Ontario, 96
 Rio de Janeiro, 86 1/2
 Steel of Canada, 82

THE MINING MARKET.

Toronto, June 16.—Edward Cronyn & Co., members of the Toronto Stock Exchange, report fluctuations in Cobalt stocks for The Advertiser as follows:

Ask. Bid.
 Beaver, 20 20
 Buffalo, 115 106 1/2
 Can. Gold Fields, 100 95 1/2
 Chambers-Per, 18 17
 City of Cobalt, 50 40
 Cobalt Lake, 45 35
 Con. Smelters, 65 52
 Foster Cobalt, 5 5
 Great Northern, 535 610
 Kerr Lake, 75 66
 McKimley-Dar, 75 66
 Peterson Lake, 86 75 1/2
 Right-of-Way, 5 5
 Rochester, 2 1/2 2 1/2
 Silver Leaf, 2 1/2 2 1/2
 Tem. and H. Bay, 72 72
 Temiskaming, 16 1/2 14
 Wettlaufer, 5 5
 Porcupine—
 Apex, 2 1/2 2 1/2
 Crown Chartered, 1 1/2 1 1/2
 Dome Extension, 850 840
 Dome Mines, 850 840
 Foley O'Brien, 29 27
 Jupiter Mines, 9 8
 McIntyre, 28 26
 Pearl Lake, 8 1/2 8
 Preston B. Dome, 2 2

DON'T

Don't tell us how you have been stung. Come to our store. We'll show you how you can save on your furniture, we save you dollars. We are satisfied with smaller profits than the other fellows.

W. M. PATTEN

247 DUNDAS STREET, W.

RARE VALUES IN

NEW

DRESSES

A new shipment of Dresses has just been received. Ratines, of light weight, in tan, brown, white, alic, navy, mauve, etc. Two styles, with tier effects, fancy buttons and lace trimmings. All sizes.

SPECIALS AT \$4.50 AND \$5.45.

London Ready-to-Wear

256 DUNDAS STREET.

M. FISHEIN, Manager.

YOUR SAVINGS

When amounting to \$100 or upwards will be received by this company for investment. Interest at 4 1/2 per cent is paid half-yearly. The safety of both principal and interest is absolutely guaranteed.

THE FIDELITY TRUSTS COMPANY

OF ONTARIO

TEMPORARY OFFICES:
 CORNER DUNDAS AND TALBOT STS., LONDON.

Guarding Against Business Blight

SUMMER dullness is more a fiction of the imagination than an inevitable fact. The wants and needs of men and women do not cease when summer comes.

The summer brings its own new demands—for clothing, food, beverages, enjoyments, and pleasures and comforts of many kinds.

The summer has its own activities and plans which call for the expenditure of money.

Money is spent just as freely in summer as at any other season. Advertisements of merchandise and service of every description are read in summer with undiminished interest and responsiveness.

Those who find business dull in summer are those who relax their own efforts to maintain and develop business.

It rests with the businessmen of this community whether or not the so-called "summer dullness" blights their businesses during June, July and August. Let them withdraw their public appeals—their newspaper advertising—to the buyers of this community, and the money which their customers and possible customers are spending or are ready to spend will be spent with others or else may not be spent at all.

You can obtain helpful advice on advertising free of cost and without obligation by consulting the business department of The London Advertiser.