# The Mutual Life of Canada.

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### 32nd ANNUAL MEETING.

The Company Solid and Progressive — Another Year of Substantial Gains.

The Thirty would Annual Meeting of this popular and prosperous life company work blace at its Head Office, Waterloo, Out, on Thursday, March etc. 1902, at 1 p.m. The Company's spacious Board room was well fille with policy-holders, who evinced deep interest in the proceeding, a lich were throughout both harmonious and instructive. The Prestant having taken the chair, on motion, Mr. W. H. Riddell, Secretary of the Company, acted as Secretary of the meeting, and at the request of the President read the

#### DIRECTORS' REPORT.

Your Disc fors submit for your consideration and approval their report, with financial statement for the year ending Dec. 31st, 1901.

W Business

They are pleased to inform you that the business of the year in all respects has been of the most satisfactory character, enabling them to make the same liberal distribution of surplus to policyholders as in the past. The volume and couracter of new business were all that could be desired; New Business the death rate was much below the expectation, and the lapses and surrenders, in proportion to business in force, very moderate. Amount of applications for new assurance received was \$4,603,000; accepted and policies issued \$4,071,000, all of which with the exception of 830 500 was see ured in Canada.

Canada First

nada First

The Board of Directors have not seen any reason why they should depart from the rule hitherto followed of confining their operations to our own coun-

Insurance in Force

try and Newfoundland.

based on our own standard, Actuaries 4 per cent, on all business previous to 1900, and Hm. 3j per cent, on all business taken since then, is \$5,301,100.41.

Assets and Income

Government standard, over all liabilities, is \$003,470.00; on the Company's standard \$379,970.63. The not premium income was \$908,619.06; interest and rent \$255,817.02; annuity premiums \$23,250; total income \$1,277,083.08.

Paid to Policyholders The amount paid to policyholders was paid to living policyholders. The Death Claims paid wore \$188,610.50; Matured Endowments \$168,480; Purchased Policies \$52,523.87; Surplus \$82,255.51; Annulties \$6,768.07.

**Investments** 

During the year the demand for money Company have been fully employed. The rate of interest has been good, and payments on both instalments and interest have been promptly met, the interest overdue being much less than in any former year.

The Manager, officers and staff continue to discharge their duties to the entire ratisfaction of the Board, and in the best interests of the Company.

The Executive Committee have carefully examined all the Securities, and compared them with the entities in the ledger, and found them to correspond therewith. You will be called upon to elect four Directors in place of Rt. Hon Sir Wilfrid Leurier, Alfred Hoskin, K.C., E. P. Clement and Hon. J. T. Garrow, whose term has expired, all of whom are eligible for re-

Robert Malvin, Waterloo, March 6th, 1902. President

#### ABSTRACT OF ACCOUNTS FOR 1901. INCOME

, Income.				
Premiums, Net Interest, Rent and Annulties	•	998 278	3,619 9,067	0
Total	şi,	277	.636	Û
, DISBURSEMENTS.				
Death Claims, Endowments, Profits, etc		210	6,676	9
Total			209	
ASSETS.				
Loans on First Mortgages and Bonds Municipal Debentures and Bonds Loans on Company's Policies Real Estate, including Company's Office Cash in hand and in Banks Other Assets	2,	013 843 123 14	2,349 3,361 3,729 4,312	9:
Total	<b>\$</b> 5,	.75	7,822	1
LIABILITIES.				
Reserve, 4 and 31/2 per cent,	\$5,	,30 7(	1,100 <b>5</b> ,751	4

### PRESIDENT'S ADDRESS.

SURPLUS.

Total ...... ..\$5,377,851 64

In moving the adoption of the Report, Mr. Melvin said: Allow me to expres to you the very great pleasure it gives me to meet you again. and to be also to blaco before you for your consideration a statement of the last year's business which is so eminently satisfactory in every respect; for whilst the new business was a little loss than last year, it Was qu'ty to to our expectations, and beyond the amount. I believe issued by the majority of other Canadian Companies in Canada. The statement thews steady progress in all that denotes strongth and stability, v bit the ratio of expense to income was the lowest in our history, 'in: 16.88 per cent., or 3.67 per cent. less than the previous

We reded to our insurance in 1901 \$2,199,605, and during the past five yes, the large amount of \$11,716,569, considerably over one-third of the t.t I amount in force, a very gratifying increase indeed, which mays much for the quality of the business done by our agency staff, for which they will please accept the hearty thanks of the Directors.

During the year we paid to policy-holders in surplus the sum of \$82,255.51, and during the past five years the large amount of \$386,627.64. During the same period we increased the surplus on hand from \$231,417.65 to \$379,970.63. This surplus is ascertained on the Combard Experience 4 per cent. Table for business in force previous to 1939 and Hm. 31/2 per cent. Table on all new business since then. If we were to base our reserve on the present standard allowed by the Government, viz.: Hm. 4% per cent, on old business, a standard that some Companies still use, the Surplus would be \$605,470.

The mortality for the year amounted to \$208,471, being much below the expectation, and \$6,487.00 less than the previous year, notwithstanding the increased business in force.

The interest and rents from our investments exceeded the amount paid for claims in 1901 by \$67,307.00, and in the mast five years by the large sum of \$185 609.16. For this we are, no doubt, indebted in a large meacure to Dr. Wobb, our Medical Director, who has always been most careful in his selection of risks, and also to our medical examiners.

The large sum of \$305,021.95 was paid to living policy-holders during the year; the total amount paid to all classes of policy-helders or their representatives in 1001 was \$493,532.45, and in the past five years \$1,991,727.98. The amount paid to living policy-holders is largely accounted for by the very large aurplus paid to policy-holders and the increasing tendency for many years past towards endowment assurances as a provision for old age, instead of, as formerly, by policies

upon the whole life plans, which at one time were more in favor. At the Annual Meeting on May 26th, 1898, in referring to the reperve and autplus, I used these words :- "It may be that in the near future we may require a 3% or even a 3 per cent, reserve, which some of the British companies have already adopted. The death rate de a certain and fixed quantity, while the rate of interest, or value of money, is very unstable, but always with a downward tendency. This being the case, whatever we may do with regard to surplus, etc., we are bound to make ample provision in our reservo for payment to the policy-holders of the uttermost farthing of the folligations pro have incurred." These remarks are as applicable to-day as they twees then, as the Covernment in the following year, seeing the necessity for increasing the received in consequence of the steadily decreasing of interest, amonded the Act, making it comprisory for all new

# SUNLIGHT SOAP

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business after the lat of January, 1900, to be on the higher basis of 31, per cent, while all business issued prior to 1900 may remain on a 41, per cent, basis until 1910, but from 1910 to 1915 4 per cent. must be assumed, and after 1915 all business must be placed upon a 31/4 per cent. basis. It is true that we have yet some time to reach the higher standard, and, it may ob asked, why provide the additional reservo o long before the dovernment requires it? I answer that it is not only our duty to comply as soon as possible with the requirements of the Act, if it is to give added strength and stability to the Company, but to anticipate it, as was done previously with the best results. In 1895, long before the Government asked a higher reserve, our Company voluntarily raised the reservo from 4% to 4 per cent. The uladom of this is now apparent, as all our old business is now within one half of 1 per cent, of what the Government asks in 1915, and it is more than possible that we can come to the 3½ reserve within a very short period, if our surplus continues to increase as it is now doing, without interfering much, if any, with our present liberal scale

of surplus distribution.
In conclusion, I will briefly recapitulate some additions and gains for the year. Our income amounted to the large sum of \$1,217,688.08. our gain in assurant a \$2,199,605 00. In assets \$575,807.60, in reserve \$463,366.73, in surplus \$69,620 03, and last, but not the least gratifying feature, the expense account was \$23,951 less than the previous year. Up'to March 1st our death rate was much less than it was for the same period last year, and the new business exceeds that of last year at the same time. Is it, then, too much to expect that if Directors, agents, the staff and the policy-holders do their duty, the year upon which we have now entered may be still more successful than the one just past?

#### VICE-PRESIDENT'S ADDRESS.

Speaking in support of the motion, Mr. A. Hoskin, K.C., First Vice-President, said:—The President has been so full and explicit in the excellent address just delivered that but little has been left for me to say. However, I may be permitted to take up a few minutes of your time in referring to a matter not enlarged upon by him. In this, as in all insurance companies, the investment of the assets of the company is of vital importance, both as regards the safety as well as the earning power. The Directors of your Company have paid both anxious and constant attention to this matter, and the President, in addition, has given a great deal of his time and thought to this part of the business, and. I venture to say, with considerable success. At the end of 1901 the interest past due amounted to \$3,693.00 on securities representing over \$5,000,000, and of this amount over two thousand two hundred dollars have since been paid. The major part of the Company's investments are in municipal debentures and mortgages upon real estate. It may be of interest to the members to know how

these investments are distributed.

The amount invested on farm property is \$1,609,432.47, upon city property \$1,033,584.14. In Manitoba there are \$186,874 invested on farm and \$178,815 upon city properties. The debentures are distributed as 1~

1011049	
Account Value.	Par Value
Cities\$ 385,700 79	\$ 377,541
Towns 1,184,389 51	1,140,739
Villages 138,042 96	134,355
Townships 34,955 89	33,876
Schools 63,390 21	65,245
Miscellaneous 200,969 67	192,939

\$2,012,488 03 The average rate of interest realized by the Company during the past year was nearly 5 per cent. I think it well to refer to another matter which the members at large may not be aware of, which shows how their interests are safeguarded. The Executive Committee meet once a month, and among other duties pass upon every payment made on behalf of the Company; every item disbursed is accutinized and no item allowed to pass unless it has been expended solely, for the business of the Company. The same Committee once a year so through all the securities of the Company. They take up the investments made during the past year. The mortgage is produced and is compared with the application and the Minute Book of the Company to see if the land embraced in the mortgage is the same as that upon which it was agreed to lend, that the amount mentioned in the mortgage, the terms of payment and rate of interest and the parties agree with the application and the Minute Book. Also the mortgage is examined to see at it is properly signed by the parties and properly registered. The Mortgage Ledger is also examined to see if all these particulars are entered in it. If all is found to be correct then some member of the Committee puts his initials upon the mortgage, so that on its production at any future time and the initials being found there, the Committee know that the above investigation has been made. In addition to this, once a year all the debentures and morigages are gone over with the Mortgage Ledger and Auditors' detailed statements. Each security is produced and handled by the Committee, the Mortgage Ledger is compared with the Auditors' list and statement to see if they agree as to the amounts still unuald. Each mortgage account is looked at to see it it is in arrear, and for what length of time. By these means the

Board endeavor to keep a check upon the investments of the Company. I would ask to be permitted to make a few remarks personal to myself. I have now been a member of the Board for twenty-one years. and can say I have "come of age." I am proud to have been for such a length of time a member of such a prosperous and reliable institution, and in a manner to have "grown up" with the Company. To show the growth since I became a Director, the present assets exceed by \$1,500,000 the total insurance in existence when I joined the Company, and the present annual income of the Company is almost one million dollars more than the total assets of the Company at that time. I hope those who will be here twenty-one years hence will find, ik I venture to predict they will, that there has been as great if not a greater

The Honorable Mr. Justice Britton, and Messrs. Bruce, Clement, Somerville and Kidd. Manager Wegenast, Messrs. Earl, Burrows, Sipprell, Linton, Stewart, Mills, Muir, Scripture, Ormsby, Chisholm, Costin, Moore, Dr. Webb and others, having spoken, and the retiring Directors having been re-elected, the meeting adjourned:

The Directors met subsequently and re-elected Mr. Robert Molvin President; Mr. Alfred Hoskin, R.C., First Vice-President, and the Hon. Mr. Britton, Second Vice-President of the Company for the ensuing year.

### Parliamentary Notes

The past week has been marked by very little cise than the pushing through of a large block of l'ublic Works estimates. While the Senate meets again this week, after a prolonged adjournment, still there is branch of the administration. Apvery little legislation awaiting its parently endowed with ubiquity, he deliberations. Not more than three bilis-two private and one public'will be ready to be sent to the Upper House. The result will very probably be another adjournment until after Easter. This lack of legislation by no means indicates that the work of the session is slow; it only means that the various standing committees have not yet been able to get through any large amount of matter. But the House has been almost constantly in supply, and a host of items have been passed that, under any ordinary circumstances. and with almost any other man than Hon. Mr. Tarte, would have created endless, finitless and tiresome discussion. From his masterly handling of the Montreal Harbor affairs, with all their complications and vexatious details, down to his \$3,000 grant for a dock at Orllia-won from him by the charms of the beautiful and smiling ladies of that town-the Minister of Public Works has given most tangible proof of his complete mastery of his vast department, and has established his claim, in the

the field and gallaurty in the hall. No man who has carefully followed the career of Mr. Tarte since he first assumed control of the great spending department of the Public Works. can fall to note that he has become a tower of strength in that special seems the very personification of perpetual activity. Whosoever has read Hon. Mr. Fitzpatrick's splendid speech, deliovered at a banquet in Montreal last Saturday night, on the paramount question of "Transportation Facilities," must have noted that he, like Mr. Tarte, considers all such issues from a broad Canadian national point of view, and that they sink all idea of provincialism in the vaster contemplation of the whole Dominion's future prospects and present needs. I might say that these two sentiments appear, at pre' sent, to permeate the councils of the Government, from the Premier right down to his most humble supporter. On all sides, no matter how we re-

gard the problem, no matter what varied expressions we hear from the lips of Ministers of the Government, we see perpetually looming up that one grand and over-topping question of transportation facilities. It means the finding of the cheapest means of reaching the cheapont market for our Canadian produce. 15 means new canals, dosper waterways, all-year socess, by abortest routes to the sea-



producers and earriers; it means selfdependence for Canada, and the dignity of a real nationhood for our Dominton. It is this mighty project that Mr. Fitzpatrick had in view as he outlined a future policy of a purely Canadian character; it is this consummation that Mr. Tarte beholds upon the horizon as le bends his untiring energies in the direction of its accomplishment, it is this great national ideal, that glitters in the sky of our political endeavor, and that the Premier contemplates as he moves, under extraordinary circumstances, towards the realization, of every Canadian patriotic dream of this Dominton, as Queen of the Western World, home of good principles, and shrine of racial union and religious harmony in the years that are rapidly approaching.

On Monday the Minister of Pinance commenced his Budget speech, and we may fairly look forward to ten, or even fifteen, days of discussion. This debate will probably bring forth the most important speeches of the present session. In fact, we may consider it as about the only opportunity that will be afforded for any lengthy addresses. Indeed, there is not a single question of vital moment, cither embodied in the public bills brought in or, in the issues before the country. But this does not argue that the session will be without a great degree of fruitfulness; if only a real impetus were given to the question of our waterways and our facility for transportation of our produce to the markets abroad, a grand step will have been taken in the direction of our political self-dependence.

# THE CONDUCTOR'S SECOND LETTER

Confirms His Cure of Two Years Ago, and Proves that it was Permanent-Warm Words of Praise for

## DR. CHASE'S KIDNEY-LIVER PILLS

Many readers of this paper, and especially railroaders, will remember the cure of C. P. R. Conductor Berryman of St. Stephen, N. B. In a letter received last week the conductor states that he is real well and that his cure, after ten years of suf-fering with kidney disease, is permanert, not having had a touch of, his old trouble for two years.

Mr. Berryman's case was such a severe one, and his cure so remarkable, that many write to ask him about t. He never tires of recommending Dr. Chase's Kidney-Liver Pills, but, on the contrary, is glad of an opportunity to tell fellow-sufferers how he was cured.

In his letter of April 14, 1900, in which his case is described, Conductor Berryman wrote:

"I have been railroading for 23 years, and for ten years suffered from severe case of kidney disease and backache, a trouble common to railroad men. It used me all up to walk, and after walking up hill I would have to lie down to get relief, my back was so bad. I could not sleep more than half the night, and then didn't seem to get any rest.

"I had used all sorts of medicines and was pretty badly discouraged when I heard of Dr. Chase's Kidney-Liver Pills. After using two boxes of this treatment I found it was helping me, and five boxes have made a complete cure. I now rest and sleep well, my back is strong and the old trouble has entirely disappeared. Many people to whom I have recommended these pills have been cured. Anyone wishing further particulars write me."

There is no doubting the efficiency of Dr. Chase's Kidney-Liver Pills as a thorough cure for backache, kidney disease and liver complaint. They have a direct action on kidneys, liver and bowels, which is bound to strengthen, invigorate and regulate these organs. One pill a dose, 25 cents a box. At all dealers, or Edmanson, liates & Co., Toronto.

### ST. MARY'S C. L. & A. A.

The President, Mr. C. J. Read, was in the chair at the last regular meeting held in the rooms of the assoclation.

The minutes of previous meeting were read and report handed in from the Athletic Committee. Being the eve of St. Patrick's Day,

Rev. Pather Fraser delievered an address on St. Patrick, Ireland's Patron Saint, and Mr. E. J. J. Kelly gave an instructive and eloquent address on Ireland and her history.

Messrs. J. A. Muldoon, J. J. Power, C. J. Gilhooly and J. J. Henry were chosen for the next debate. In the debate with the Student's Union on Wednesday night, the final of the Inter-Catholic Club Debating Union series, the association was represented by Messra. J. T. Loitus and M. J. Quinn.

NONTH AFTER MONTH & cold sticks, and seems to tear holes in your throat. Are you aware that great administrative domain to the access, by abortest routes to the sear coven a stubborn and long-neglected access, by abortest routes to the sear could be could b

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THE MARKET REPORTS.

Wheat is Firmer-Toronto Live Stock Trade\_The Latest Quota-

Tucsday Evening, March 18. Toronto St. Luwrence Market.

Toronto St. Lawrence Market.

The grain receipts were light on the street market this morning, only 1,300 bushels offering. Prices were steady.

Wheat—Was steady, 100 bushels of white selling at 70c bor bushel, 100 bushels of red at 77c per bushel and 400 bushels of goods at 67c to 074c per bushel.

Barley—Was steady, 100 bushels selling at 00c to 02c per bushel.

Outs—Were steady, 000 bushels selling at 47c to 48c per bushel.

If ap—Was cleady, 35 loads selling of \$12 to \$13.50 per ton for timothy and \$5 to \$9.50 per ton for clover.

Straw—Was ateady, one load selling at \$5.50 per ton.

Alarket Products—Were all firmer, though was were the only ones to advance in price. They are selling now at 14c to 15c per dozen from the fainers' sagons.

Toronto Live Stock.

There were very beavy receipts at the Toronto Cattle highest this morning, but the demand for cattle was so good that the prices were well maintained for all classes. The feature of the market was the high price of the export cattle, which were in The feature of the market was the high price of the export cattle, which were in splendid demand and sold well in spite of the large offerings. Although the regular price of exporters was not generally exceeded yet the offerings were so good in quality as to bring the top prices almost every time, and therewas one sai recorded of very choice exporters for the Esster trade which sold at the high price of \$0.10 per cwt. Other cattle were steady, selling well at the prices which were in force on Kriday. The market receipts were 110 loads, which included 2.173 cattle, 307 sheep and ismbs, 373 hogs and 33 caives.

Export Cattle—Were selling at high prices, the demand icing very good and the offerings generally of a good quality. Choice exporters sold at \$4.80 to \$5.03 per cwt, and for a lot of very fine exporters for the Easter trade the price paid was \$6.10 per cwt.

Butchers' Cattle—Were steady selling

the Easter trade the price paid was \$5.10 per cwt.

Butchers' Cattle—Were atendy, selling well at \$5.50 per cwt, which though not so high as the top price of Friday last, which was \$7.65 per cwt, yet shows no decline, as the high price on Friday was for a very choice lot of cattle for the Easter trade. Choice untebers' cattle sold to-day at \$4.25 to \$5.60 per cwt and picked lots brought \$5 to \$5.50 per cwt.

Freders and \$100 to \$4.90 per cwt for short keep feeders and \$3 to \$3.60 per cwt for heavy stockers.

feeders and so to so one of the stockers.

Sheep and Lambs—Were steady and in good demand, everything being solid out carly. Ixylort ewes sold at \$3.70 to \$4 per cut, yearling lambs brought \$4.25 to \$5.00 per cut and spring lambs sold at \$5 to \$7 cach.
Calres—Were steade, selling at \$2 to \$10 cach or \$3.60 to \$5.75 per cut.
Hogs—Were steade, selling at \$6 per cut for choice ones and \$3.75 per cut for lights and fats

East Buffalo Cattle Market.

Cast liufisio, March 18.—Cattle—Receipts light; market steady; choice to best feeders, \$4 50 to \$51 fair to good, \$3 80 to \$1 40; best battle stockers, \$4.10 to \$4 40; fair to good, \$3.73 to \$1; stock beliers, fair to extra, \$50 to \$1; stock beliers, fair to extra, \$50 to \$1; stock beliers, fair to extra, \$50 to \$1; choice to extra cows, \$15 to \$55; fair to good, \$23 to \$32. Hogs—Hercipts, 0 double decks; best grades 10c to lice bigher; good to choice, \$4.05; mixed packers, \$0.00 to \$0.70; choice heary, \$0.50, light good to choice, \$0.10 to \$0.00; roughs, \$1.80 to \$0.10; stags, \$4 to \$4.00. Besep and latths—20 care on sale; lambs ligher; sheep from; choice lambs, \$0.60 to \$6.70; good to choice, \$6.00 to \$6.00; coils to fair, \$1.00 to \$5.00; combon to extra mired; \$1.25 to \$5.00; combon t Cast Buffaio, March 18 .- Cattle-Receipta

Chicago Live Stock.

Chicago, March 18.—Cattle—Receipta 8.
500; good to prime steers nominal, \$0.75 to
\$7: poor to medium, \$4.25 to \$6.50; stockcrs and feeders, \$2.50 to \$3.75; cows, \$1.25
to \$3.50; heifers, \$2.50 to \$3.75; canners,
\$1.25 to \$2.30; huila \$2.50 to \$3.75; canners,
\$1.25 to \$5.30; huila \$2.50 to \$3.75; canners,
\$1.25 to \$5.30; huila \$2.50 to \$5.50; caires,
\$1.25 to \$6.50; icass fed steers, \$4.75 to \$6.16s—Receipta, 16.00; nized and butchers, \$6.50
to \$6.50; good to choice heavy, \$6.35 to
\$6.50; good to choice heavy, \$6.35 to
\$6.50; to \$6.50; but of \$6.40.
Sheep-Receipts, 18.00; good to choice
withers, \$4.75 to \$5.50; western sheep,
\$4.75 to \$9; native lamba, \$1.16 \$0.75;
western lambs, \$5.25 to \$6.75.

.Leading Wheat Markets, Closing previous day, Closing to-day, Cask, May, Cash, May,

Chicago ... 74%.
New York ... 74%.
Toledo ... 81%.
You will be read to Rfitish Markets.

London, March 12.—Cione—Wheat, on peasage heavy and depressed. Maiss, on possage rather easier. Wheat—English country markets of yesterday steady. French country markets quirt list atendy. Laria, March 18.—Close—Wheat, tone steady: Match 21f 00c, May and August 22f 40c.

Antworp, March 18.—No. 2 red wister, 1756.

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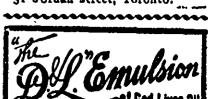
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\*\*\*\*\*\*\*\*\*\*\*\*\* THE OPINION OF AN ADVER-TISER.

To the Editor of The Register:

Dear Sir-It gives me much pleasure to state that the advertisement which I have in The Catholic Register has well paid me. As a rule I find it difficult to tell from which source trade comes through advertising, but on several occasions I know good patrons have come to me through your paper.

E. McCORMACK. 31 Jordan street, Toronto.



Dr Bargess, Med. Sept. of the Prot. Hospital for lecans, Montreal, prescribes it constantly and gives us permission to use his pame. Miss. Clark, Sept. Urece. Hospital, Tweette, writes they have also used it with the best reacht.

What One of Canada's Leading Business Houses Thinks of Our Paper.

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Toronto, March 3, 1902. The Catholic Register Co., City: We have been using the columns of The Register in connection with our business for some years and are pleased to say that resulfs have always been very satislactory. The constituency reached by The Register is an important one, and we know of no other medium so well situated in this respect as The Register. Yours truly,

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