

## BIG MERGER

Manufacturers Life Amalgamates With Sun.

Capt. Gooderham, Managing Director of Manufacturers, Going to Front.

Toronto, Dec. 17.—Following a meeting of the board of the Manufacturers' Life Insurance Company yesterday announcement was made of an agreement ratified at that meeting between the company and the Sun Life Assurance Company of Canada, under which these two outstanding corporations will amalgamate and

the business of the Manufacturers' Life Insurance Company will be reinsured in the Sun Life of Montreal.

The managing director of the Manufacturers' Life Insurance Company is Captain M. Ross Gooderham, son of the late Mr. George Gooderham, founder of the company. Captain Gooderham is leaving shortly for active service overseas, and it was stated unofficially, but authoritatively, that the contemplated resignation of his office consequent upon his taking up active military duties abroad was one of the main reasons which impelled the directors of the company to enter into the agreement with the Sun Life. It was stated that when the decision of Captain Gooderham to relinquish his large financial responsibilities, the chief of which is the Manufacturers' Life, to go to the front became known the Manufacturers' Life Insurance Company received

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Cure Biliousness, 25c.  
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several offers to sell out its business, some of which, if accepted, would have resulted in the control of the company falling into undesirable hands.

The business of the two companies will be merged, and the united company will be stronger than either. The union means a lower expense ratio and greater profits to the policyholders of both companies. The Manufacturers' policyholders are particularly well cared for by the agreement. Each one will receive from the Sun Life a certificate of guarantee, directly assuming all liability under his particular policy. In the distribution of surplus the abstainers' section of the Manufacturers' is to be treated as a separate class as heretofore. The expense ratio of the Manufacturers Company has averaged over thirty per cent. of the premium income. The Sun agrees to manage this business for ten per cent. The result is an annual saving of twenty per cent. The profits paid by the Manufacturers in its ordinary branch have averaged sixty-five per cent. of those paid on similar policies of the Sun Life. The profits to Manufacturers' policyholders next to be at once raised to not less than eighty per cent. of the Sun Life scale, and in a very short time they will be placed on full equality with policies of the Sun Life.

## TERMS OF AGREEMENT.

The shareholders of the Manufacturers' Life will receive the amount of their paid-up capital—\$300,000—and the amount to which they are entitled up to Dec. 31st, 1915, as provided by the Insurance Act. They will continue to participate in the profits of the business of the Manufacturers' Life for a further period of three or four years. And in addition they will also share with the policyholders in the saving of expense, but only to the extent of seventeen and one-half per cent. for one year. These amounts will not be definitely ascertainable until after the books of the company are closed on December 31st next. The Sun Life Shareholders will receive no percentage of profits on the business of the Manufacturers' Life on which the shareholders of the Manufacturers' Life receive their share. After the capital stock of the Manufacturers' Life is entirely liquidated the percentage of the profits on the business of the Manufacturers' Life to which the shareholders of the Sun Life may be entitled by the agreement is expressly limited by the future to five per cent., although under the terms of the Insurance Act the amount which may be so credited is fixed at ten per cent., as was drawn by the Manufacturers' shareholders. The arrangement between the two companies is a most natural one, as the business of the Manufacturers' Life has been developed along very similar lines to those of the Sun Life.

Life has been developed along very similar lines to those of the Sun Life.

## ONONDAGA COUNCIL

Onondaga, Dec. 16.—The last meeting of the council was held on Dec. 14th in the afternoon, with all the members present.

A communication was received from the Creosoted Block Paving Co. of Toronto, and ordered filed.

Mr. T. Howden, chairman of the board of health, read the report of Dr. Maw, M. H. O., which stated that the general condition of the township during the year had been excellent. Some few cases of contagious diseases that had arisen were isolated and controlled.

Mr. Howden also asked the council for the usual grant of \$10 to the Victoria Library, which was granted and ordered paid.

Mr. J. Richardson and Mr. F. Martin interviewed the council and made affidavits, the former claiming compensation for six sheep killed and injured, and the latter for 1 sheep killed by dogs. Both claims were allowed. Mr. Richardson's claim being 2-3 value of \$120, and Mr. Martin 2-3 of \$12. Both claims were ordered paid.

The Reeve issued his order for the following accounts, viz.—J. Millar, re: paving road scraper, \$240; N. McPhedrian, account, \$125; Wm. Ludlow, 210 feet plank and placing same on Howell bridge, \$120; W. Peddie, account, 35c; Ed. Deagle, rebate of tax, error of assessment, \$3; J. Knox, planking bridge, \$350; W. H. Johnson, 60 loads of gravel, \$15; R. Dougherty, postage and stationery, \$3.10; A. Burrill, postage, \$2.15; salary and reporting, \$97.50; H. Hamilton, lowering culvert on Beat 24, \$5; J. Walker, telephoning, \$1.30; R. Allan, balance on Allan bridge, \$1,000; R. Dougherty's note \$1,200; interest on same \$15.63; salary, \$600.00; W. R. Hamilton, salary, \$600.00; A. W. Vansickle, salary for Councilors \$125; Quintan McBlane, salary for Councilors in Committee, \$100. The following accounts were paid to the Council: M. N. Simpson for timber, \$12.00; C. Burrill for crushed stone, \$345; Robt. Allan for land near Allan bridge \$52.00.

A by-law was passed for holding the nomination, the place being Onondaga Town Hall; time 1 to 2 p.m. on Monday, Dec. 27, and in case of an election, on Jan. 3, 1916. A Barton was appointed D.R.O. and G. Wood was appointed polling division one, and Mitchell, D.R.O. and C. Deagle, clerk for Division Two.

The council adjourned and stands adjourned sine die.

## SLIPPERS, SLIPPERS

Have you seen our slippers yet? We have the finest selection in the city, and can fit every member of the family. Coles Shoe Co., 122 Colborne Street.

The directors of the N. B. Telephone Company have set aside \$500 a month, beginning Nov. 1, from the company's funds as a contribution to the Canadian Patriotic fund.

## FEWER BIRTHS

Despite an Increase of Marriages—The British Figures.

London, Dec. 17.—The Registrar-General's return of marriages, births, and deaths in England and Wales recently issued, which covers April, May and June, shows a striking increase in marriages. On the other hand, the birth rate during July, August and September reached a low record point never before touched.

The marriage record has been established principally owing to the war, many young men going through the ceremony of marriage to save their sweethearts from falling into other hands while they are in the fighting field, and others going through the form of marriage to escape the recruiting officer's attentions, as the unmarried men naturally are to be called upon to serve before the married men. London has led the way in creating this marriage record.

The following figures show how the marriage rate has fluctuated in each 1,000 of the population for the June quarter for the last ten years—1906 to 1915:

1906	17.4	1911	16.8
1907	16.1	1912	16.4
1908	16.8	1913	14.3
1909	16.3	1914	17.4
1910	13.7	1915	20.9

The actual number of marriages recorded in April, May and June last totaled 97,038, compared with 81,096 and 65,904 respectively in the second quarters of 1914 and 1913. In the first three months of this year the

## Former Brant Player Dies in Brockton, Mass.

Rudolph Cassavant, a former member of the Brantford Canadian league team, died recently at his home in Brockton, Mass. He made a reputation as an all round athlete in high school and in the Brockton Y. M. C. A. He also played ball in Lynn, Fall River and New Bedford in the New England league.

Last season Cassavant was in the Colonial league, the Federal nursery in New England. Deceased was an infidel.

## Play in Cleveland in Defiance of the O.H.A.

Montreal, Dec. 17.—A deft to the Ontario Hockey Association was launched last night by the National Hockey League in the National Hockey Association. A National team left last evening for Cleveland, where they will play exhibition games this Friday evening and Saturday.

## Welsh and White Have Five Offers

New York, Dec. 16.—Nate Lewis, manager of Charley White, blew in yesterday from Chicago, to meet Harry Pollock, manager of Freddie Welsh. The two impressarios immediately got busy and opened the bids received for the battle between Welsh and White for the lightweight title. The following offers were received: Tia Juana, Mexico—80 per cent. of the gate receipts and 80 per cent. of the pictures. No guarantee. Any date agreeable to the management.

Denver—\$12,500 to Welsh and \$2,500 to White. \$500 extra to Welsh for expenses.

Buenos Ayres \$25,000 for the match the fight to be held in May.

New Orleans—Want Welsh to fight Joe Mandot in a championship battle. If Welsh retains the title will make a very liberal offer for him to fight White.

No action was taken on the offers, as both managers agreed to wait for the Juarez proposition. In all probability the scene of the battle will be announced the early part of next week. The agreement calls for the fight to take place six weeks after bids are opened.

## Child Hid Himself in Burning House

Stratford, Dec. 17.—A fire which did \$200 damage to the home of Philip and Mrs. Schlattman, Jarvis Street, yesterday afternoon, came near terminating the life of their little four-year-old son. The child had been playing with matches in one of the upstairs bedrooms, when he ignited the quilts on the bed. Instead of giving the alarm, the child ran out of the room and crept into the bed in the next room and pulled the quilts over his head. In the excitement of saving the furniture the child was forgotten by the parents, and it was not until the firemen arrived that he was discovered and rescued from the smoke-filled room.

## A GRAMMAR LESSON

The teacher looked over her new class and felt sure she was going to get along nicely with the children, for they all looked so bright. "Now, Jimmy," said the teacher, "let us take the verb to be. What is the past of is?" "Was," said Jimmy. "Very good," said the teacher. "And what is the past of be?" "Buzz!" roared Jimmy.

## "The Artemis"

Ladies' and Gents' Dining Rooms ..

UPSTAIRS



Just a Sample Dinner Bill of Fare

Dainty and Varied—A Lunch or a Meal

## MEALS

30c - 35c - 40c - 45c - 50c

Daily service from 11 a.m. to 2 p.m., and 5 p.m. to 8 p.m. A La Carte Service from 7 a.m. to 2 a.m. daily.

## Dinner Menu, Sat., Dec. 18

## SOUP.

Chicken Broth ..... Creme Tomatoe

## FRESH AND CANNED FISH

Baked White Fish a la Creole ..... 30c  
Fried Salmon Trout, tomato Sauce ..... 30c  
Norwegian Sardines, in Pure Olive Oil, on Toast ..... 30c  
Canned Salmon, Mayonnaise ..... 30c

## ENTREES.

Fricassee of Chicken, French style ..... 40c  
Chicken a la Spagnole ..... 40c  
Baked Chicken Pie (individual) ..... 30c  
Baked Short Ribs, Brown Potatoes ..... 30c

## ROASTS

Young Turkey, Cranberry Sauce ..... 50c  
Young Goose, Apple Sauce ..... 40c  
Young Duck, Stuffed, au Jelly ..... 40c  
Young Chicken and French Dressing ..... 30c  
Prime Ribs of Beef, Horseradish ..... 30c  
Roast Leg of Pork, Apple Sauce ..... 30c

## SALADS.

Chicken Salad, Mayonnaise ..... 40c  
Lobster Salad, oil dressing ..... 40c  
Shrimp Salad, French Mayonnaise ..... 40c  
Salmon Salad, Royal Dressing ..... 30c

## SPECIALS (To Order)

Breaded Pork Tenderloin, Tomato Sauce ..... 40c  
Grilled Lamb or Veal Chops with sliced bacon ..... 30c  
Broiled Pork Chops and French Green Peas ..... 35c  
Broiled T Bone Steak, Fried Onions ..... 50c

## COLD MEATS.

Cold Chicken, Potato Salad ..... 40c  
Cold Ham, Pork, Veal, Lamb or Beef, with Pickled Red Beets ..... 30c

## VEGETABLES

Boiled or Mashed Potatoes, Stewed Tomatoes, Cabbage Salad .....

## EXTRA VEGETABLES (to order)

Sliced Fresh Tomatoes or Cucumbers ..... 15c  
Fresh Celery or Lettuce ..... 10c  
Green Olives ..... 10c  
Spanish Stuffed Olives ..... 15c

## DESSERTS

Deep Apple Pudding, Cinnamon Sauce, Fruit Jelly with Whipped Cream, Apple, Raisin, Cream, Custard, Pumpkin, Lemon or Mince Pie or Ice Cream .....

Tea, Coffee, Milk, Cocoa and Postum.

## EXTRA DISHES

Sliced Oranges, Bananas, Peaches or Pineapple in Cream ..... 10c  
Preserved Peaches, Strawberries, Cherries or Plums ..... 10c  
Pure Ice Cream 5c and 10c with any kind of Pie ..... 10c  
Half Grape Fruit ..... 10c  
Pancakes with Maple Syrup ..... 10c

A special dinner and supper will be served for Christmas and New Year's. RESERVE YOUR TABLES NOW.

## OUR GREAT FIRE SALE

Now in Full Swing

OUR new lines of stock are arriving daily and all damaged goods not now sold will be cleared AT ONCE regardless of cost.

## Genuine Gifts to the Buying Public

29 Men's Overcoats, in all shades. Regular \$15 to \$20.	\$6.95 AND \$8.95	18 Silk Waists	\$1.95
Going at .....		at .....	
41 Men's Suits, prices up to \$18.00. To clear	\$6.95 AND \$8.95	Blankets, choice flannelette, large	\$1.25
at .....		size, at .....	
Boys' Suits, regular \$5.00 and \$7.00, to clear at .....	\$2.95	Woollen Blankets,	\$2.48
Ladies' Suits to clear	\$4.95	at .....	
Only 39 Ladies' Coats, to clear	\$6.95	Linoleum at, per	40c
at .....		yard	
Serge and Silk Dresses, regular \$10.00 to \$15.00, to clear .....	\$4.95	\$2.00 Lace Curtains	50c
		at .....	

Our Furniture, Rugs, etc., and our complete stock of High-Class Millinery, all to go at Fire Sale Prices.

These goods are only slightly smoked, and at the above prices cannot be duplicated at any time. Remember—we are resolved not to retain one of these articles and this is your last chance.

HENKLE BROS.

79 COLBORNE STREET

## "Here He Is"

And he's loaded us up with a thousand and one sensible and suitable gifts for the men.



NECKWEAR—In a large variety of designs and rich colorings at ..... 50c, 75c, \$1.00, \$1.25, \$1.50

MUFFLERS in rich silk squares at ..... \$1.25 to \$3.25

HANDKERCHIEFS in silk, linen and lawn, plain and initialled.

SMOKING JACKETS at ..... \$5.00 and upwards

BATH ROBES at ..... \$5.50, \$6.00 and upwards

GLOVES—Fur lined, wool lined, and silk lined in large variety, at all prices.

Pyjamas, NIGHTROBES, etc. at from ..... \$1.00 upwards

SWEATER COATS in a large variety, ranging from \$2.50 upwards.

SOCKS—In plain and fancy designs in pure cashmere, silk and wool and all silk, at ..... 5c and 50c.

HATS, CAPS, etc., in all the latest styles. Popular Prices.

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