

Home Life's Progress

Premium Income Steadily Increasing; Expenses Down

The prosperity and healthy condition of the affairs of the Home Life Association were very gratifyingly revealed at the well-attended annual meeting held recently in the head offices, corner of Victoria and Adelaide streets. The statement showed that a very important improvement was made in the percentage of interest earned upon the average ledger assets, being a betterment of one and one-half per cent over the corresponding earnings of last year. The net interest earnings were more than sufficient to meet the death claims accruing during the year. The premium income showed an increase from \$164,985.44 to \$197,092.95, over 19 per cent, with a decreased expense of management. The amount of the reserves calculated upon the stringent Government basis is \$531,796, and the assets for security of policy-holders total \$1,571,323, a marked improvement on the previous year. The directors contemplate strengthening the agency staff with a view to substantially increasing the business in force, which amounts at present to \$5,475,100.

Altogether the annual meeting showed the affairs and prospects of the Home Life Association to be in a satisfactory and promising condition.

The following directors were elected for the ensuing year:—Hon. J. R. Straton, President; Mr. John S. King and Mr. Jas. L. Hughes, Vice-Presidents; Mr. J. K. McCutcheon, Managing Director, and Messrs. George Amyot, Thon. W. Boddy, John Curtis, Rev. A. L. Gee, E. L. Gould, Charles E. Stevenson, J. S. Hough K.C., D. W. Karn, J. H. Spencer, Prof. J. F. Tufts, J. W. Lyon, Jacob Rose, Jas. J. Warren and A. G. Browning.

HEAD OFFICE:

Home Life Building, Toronto

J. K. McCUTCHEON,

Managing Director.

MONTREAL PARK & ISLAND RAILWAY COMPANY

LACHINE.—From Post Office 20 min. service, 5.40 a.m. to 8.00 p.m.; 30 min. service, 8.00 p.m. to midnight. From Lachine 20 min. service, 5.50 a.m. to 8.45 p.m.; 30 min. service, 8.45 p.m. to 12.45 midnight. **Sault au Recollet.**—From St. Denis and Henderson Station, 30 min. service, 6 a.m. to 9 a.m.; 40 min. service, 9 a.m. to 4 p.m.; 30 min. service, 4 p.m. to 8.30 p.m.; 6 min. service, 8.20 p.m. to 12 midnight. Last car from Sault, 12 p.m.; from St. Denis, 12.20 p.m. Extra car daily from Cheneville St. to Henderson Station at 6.10 p.m. **Mountain.**—From Mt. Royal Avenue, 20 min. service, 5.40 a.m. to 11.40 p.m. From Victoria Avenue, Westmount, 20 min. service, 5.50 a.m. to 11.50 p.m.; Cartierville. From Snowdon's Junction, 40 min. service, 6.00 a.m. to 12.00 p.m. From Cartierville, 40 min. service, 5.40 a.m. to 11.40 p.m.

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Which has many tempting openings for energetic men. Its ranks are not overcrowded and capital is not needed for success. This business is the Field Work of a successful Life Company.

One of the best Companies in Canada to represent is the Manufacturers Life. It has many good field positions vacant and its own success bespeaks success for its agents.

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ESTABLISHED 1879

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HON. WILLIAM MITCHELL, President
ALEX. AMES, Vice-President

Capital - - - \$250,000
Dominion Government Deposit \$50,000

J. C. McCAIG, Manager S. C. FOWLER, Secretary
J. A. BOTHWELL, Inspector

Agents wanted
in unrepresented
Districts.

JUDSON G. LEE, Resident Agent
Guardian Building,
150 St. James Street, Montreal, Que.