Largest Afternoon Circulation East of Montreal EME EVENING TIMES 8 Pages



## SHIPPING <br>   <br> Metropolitan Life Insurance Co.

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JOHN R. HEGEMAN, PRESIDENT

## OVER TWO MILLION DOLLARS

Additional Voluntary Contribution to Industrial Policy-holders over and above all obligations expressed or -implied in their Policies. A Cash Dividend of $\$ 1,000,000$ for Whole Life Policies Over Five Years Old. A Mortuary Dividend of $\$ 1,000,000$ on all 1907 Claims Under Policies Over Five Years Old. Benefits During Second Six Months Increased 100 per cent. Whole Life Policies Over 15 years in force when the Insured is 80 years of age paid as Endowments.

## CASH DIVIDEND.

Repeating its generous action of the last eight years, and doubling the amount of the annual bonus, there has been declared by the Company this year a cash dividend estimated at one million dollars. This dividend has been declared on all Industrial Whole Life policies issued prior to January 1, 1903. As has been the
Company's practice heretofore, there will be included in these benefits the Whole Life Industrial policies of all those companies whose business has been assumed by the metropolitan.


#### Abstract

A MORTUARY DIVIDEND has been declared in the Indystrial Department, applicable to all death clalms incurred durfing the current year, where pollicies on the day of death had been incurred durng the current year, where pollicies, on the dial of death hat clams in force over ive years. The scale of dividends is as follows: Where death     


## LIFE POLICIES PAID AS ENDOWMENTS.

During the year 1907 any persion insured in the Industrial, Department of the Metropolitan, who is elghty years of age or over, and who has paid premiums for ititeen years or more on any policy, may recelive the face value of his or
poly in cash; or If a

THIS MAKES $\$ 12,000,000$ DISTRIBUTED VOLUNTARILY AMONG HOLDERS OF INDUSTRIAL POLICIES DURING THE PAST TWELVE YEARS, IN EXCESS OF AMOUNTS CALLED FOR BY THE POLICY CONTRACTS.

INCREASE IN BENEFITS.
New Tables with large increases of benefits in Industrial policies have been adopted. The payment or premiums on all new Industrial policies will cease at age 75. Reductions have been made in the premiums charged for Ordinary policies.

The Company Wrote More Insurance Than Any Othri Company in the World $n$ In Its Ordinary Depariment the Gompany Wro.e More Pald-for Business Than The Gompany Gained More Insurance in Force Than any Other Gompany in

1906Any Other Gompany Save O
It Galned More Oridnary Business Than Any Oiher Company Save One
Its Expense Ratio Was Largely Reduced and Was the Lowest in the Company's History MORAL:--INSURE IN'THE METROPOLITAN

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WALL STREET PRICES
MOVE UNCERTAINLY Recover and Then React, Chiefly as a Result of Professional Speculative Manoeuvring--Public
Confidence Lacking---State Agitation Against Railroads.

and






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