

OF OUR
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FINANCIAL STATEMENT Of The MUTUAL LIFE OF CANADA

HEAD OFFICE, WATERLOO, ONT
For The Year Ending December 31, 1910

CASH ACCOUNT	
INCOME	
Net Ledger Assets, December 31, 1909	\$13,909,737 02
Premiums (Net)	2,245,274 26
Interest	775,732 14
	\$ 16,930,743 41
DISBURSEMENTS	
To Policy-holders:	
Death Claims	\$347,764 42
Matured Endowment	258,319 00
Surrendered Policies	87,246 25
Surplus	101,523 60
Annuities	9,905 91
	\$ 804,759 18
Expenses, Taxes, etc.	502,790 60
Balance Net Ledger, Assets December 31st, 1910	15,525,198 63
	\$16,830,733 41

Balance Sheet	
ASSETS	
Mortgages	\$ 8,296,184 57
Debentures and Bonds	4,864,077 00
Loans on Policies	2,027,133 70
Premium Obligations	14,722 05
Real Estate	86,853 11
Cash in Banks	119,186 39
Cash at Head Office	5,561 34
Due and Deferred Premiums (net)	389,068 81
Interest Due and Accrued	344,684 61
	\$ 16,279,568 58
LIABILITIES	
Reserve 4 p.c. 31 p.c. and 5 p.c.	\$13,307,984 13
Reserve on Lapsed Policies on which Surrendered Values are Claimable	2,624 97
Death Claims Unadjusted	38,950 00
Present Value of Amounts not yet due on Matured Instalment Policies	104,424 26
Matured Endowments Unadjusted	2,400 00
Premiums Paid in Advance	14,890 28
Due Medical Fees a Sundry Accounts	11,420 26
Credit Ledger Balances	20,614 59
Surplus, December 31st, 1910 (Surplus on Government Standard of Valuation \$3,042,427.29.)	2,776,253 15
	\$ 16,279,561 58

Audited and found correct, **J. M. SCULLY, F. C. A., Auditor**
Waterloo, January 24th, 1911.

GEO. WEGENAST, Managing Director

New Business (Canadian) written in 1910	\$ 9,332,773;	Increase over 1909	\$1,207 196
Assurance in Force, December 31st, 1910	64,855,279;	Increase over 1909	5,593,320
Assets, all solid, December 31st, 1910	16,279,562;	Increase over 1909	1,761,120
Surplus, December 31st, 1910	2,776,253;	Surplus earned in 1910	615,068

The general results for the year have been most gratifying, showing:—(a) Decrease in Death Losses; (b) Increase in Rate of Interest Earned on Investments; (c) A Low Expense Rate.
The Interest Income for 1910 exceeded the Death Losses by \$427,967.72, a sum almost sufficient to pay all the expenses of the Company for the year.

D. F. AIKEN, District Agent

THE OLD RELIABLE
T. E. MORROW
CASH PRICE ONLY

20 lbs. granulated sugar, 4 lbs. Red Rose 30c.	
Package Tea (Black, green or mixed for	\$2 00
3 plugs chewing or smoking Tobacco	25
6 bars Canada's best Soap	25
3 bars 12c. Soap	30
3 cans Old Dutch Cleanser	25
6 packages best Ammonia	25

We carry the largest stock in the country of
CHINA, CERAMIC & GLASSWARE

Tea Sets, 44 pieces, from	\$2.50 to \$ 5.00
Dinner Sets, 97 pieces from	\$6.00 to \$10.00
Table Tumblers from	40c. to 90c. a doz.

Hundreds of Cups, Saucers, Plates at very close prices

After March 1st my accounts will be payable in the Bank
Thanking all for past favors, I am, yours respectfully,
T. E. MORROW



February Clearance.

You'll understand, when you see the way we're clearing these winter shoes, why our stock is always full of the newest styles, models and most up-to-date lines.

This semi-annual clearance of all broken lines and discontinued models gets everything out of the way for the beginning of each new season, when brand new goods will be shown. We're willing to take less for them now to accomplish this result.

T. W. BEAMISH, Jarvis

IF YOU WANT

**Red Clover, Alsike,
Alfalfa and Timothy**

For your Spring Seeding call on us for Prices and Quality.

FESS BROS.
SEED MERCHANTS,
JARVIS.

Get your auction sale bills printed at The Record office.



STANDING BESIDE

Our superiority in fit and workmanship is the fact that our patterns are exclusive. You cannot get goods like ours from the Ready-made shops. The mills that make them sell only to

HIGH-CLASS TAILORS
If you would have the joy of feeling perfectly well dressed, let us make you a suit from our latest designs. You will know the difference at once between our clothing and the other kind. The difference is not in the price for there is hardly any. It is in the goods, the fit, and the making.

Spring Stock Now In
R. D. WINGER,
Merchant Tailor,
HAGERSVILLE, ONT.

Cut-Over Lands

Their Treatment a Great Problem in Canadian Forestry

The handling of the cut-over lands is the greatest problem in forest protection and forestry in Canada to-day.

In these words, taken from Bulletin No. 2 of the Forestry Branch of the Dominion Department of the Interior (entitled 'Forest Fires in Canada, 1909'), the author, Mr. H. E. MacMillan, one of the Assistant Inspectors of Forest Reserves, sets forth one of the chief aims of Canadian forest management.

The danger from these cut-over lands is two-fold. In the first place, they are the worst possible menace to the forests because of the readiness with which fire starts on them at the least provocation. After the lumbermen have finished cutting the timber there remains, scattered over the land, a mass of chips, tree tops, and other debris, which gradually dies out and in a few months becomes like so much tinder. A lighted match, a spark from a camp fire, a lighted cigarette dropped, and away goes the tinder, and almost with the speed of thought a serious fire has developed. Perhaps the fire meets with no worse fate than more of the cutting debris. Then the loss is not so serious, but even so the fire may have consumed much, if not all, of the thin soil characteristic of some forest regions, and any possibility of further tree growth is lost for centuries, if not forever. Should the fire come to mature and valuable timber, the loss from the destruction of the trees may be enormous and in some cases such fires have reached to the home of the settler, destroying his crops, buildings and other improvements (perhaps his little all) and even human life. The other danger—not so much appreciated until late year, and even now only by a comparative few—is the hindrance to the tree seeds and the little trees which their mass of litter presents. Even when the seed fall, they have small chance to start or germinate. Even should they get thus far, the dead wood, chips or peat, and dies from lack of nourishment, if by any chance a small tree does spring up it grows with difficulty and has great chances of being swept over and destroyed by the fire. Even during the year 1910 many forest fires have raged in cut-over land, those of September, near the city of Vancouver, B.C., being a case in point. Mr. MacMillan figures that for every foot of timber taken out of the forests by the lumbermen throughout Canada, an average of seven feet has been destroyed by fire. This, it may be said, is a lower estimate than has been made of certain districts of Canada, e.g., the Ottawa river valley, where Senator W. C. Edwards, one of the most prominent lumbermen of the country, thinks that at least ten times as much lumber has been taken out by the fire as has been taken out by the lumbermen. Various other topics are discussed in the bulletin, such as the chief causes of forest fires, the effects of the fires, in the destruction of timber, the destruction of the soil, the interference of the water supply and the effect on future tree growth, and the means of preventing fires. Anyone interested in these topics and in forestry matters generally may obtain a copy of the bulletin free of charge on application to R. H. Campbell, Superintendent of Forestry, Ottawa, Ont.

Death of Mrs. Ineson

The death of Maggie Zylfa Lemon, beloved wife of Mr. Geo. A. Ineson, which occurred Sunday, Feb. 26th, under unusually sad circumstances has cast a gloom over a wide circle of friends. Although the first intimation which her friends received of her illness was such as to cause anxiety there was every reason to expect hope that her condition might not be as serious as it appeared to be and that she might soon regain her health. She was only taken ill Friday morning, but her condition soon became critical and on Saturday an operation, which offered the only hope of recovery, was performed. Everything that medical science and loving hands could do was done, and for a time after the operation slight hopes for her recovery were entertained. Later, however, she gradually sank and the end came peacefully Sunday morning. The late Mrs. Ineson possessed many estimable qualities. She was a devoted wife and mother and the heartfelt sympathy of the community will go out to the bereaved ones. She was aged 39 years and besides the husband she is survived by three sons and two daughters, namely: father, Mr. Lemon of St. Thomas; two sisters, Mrs. (Rev.) Wright, of Smithville, and Mrs. Thomas Porter, of Embro and one brother, Frank Lemon of St. Thomas. The funeral took place Tuesday morning, Feb. 28th, from the family residence, King street east, to the Ingersoll Rural Cemetery and was attended by many relatives and friends. An impressive service was conducted at the house by Rev. J. G. Scott and Miss Duncan sang "My God, my Father, while I stray." The many floral offerings were indicative of esteem and sympathy.—Ingersoll Chronicle.

Parisian Sage

An Ideal Hair Tonic

Parisian Sage is compounded on the most advanced scientific principles, and nothing on the market to-day can compare with it. It accomplishes so much more than the ordinary tonics and does it so quickly that users are astonished.

Parisian Sage kills the dandruff germs and eradicates dandruff, stops falling hair, itching of the scalp and splitting hairs in two weeks or we will refund your money.

Parisian Sage gives a fascinating lustre to women's hair and makes it beautiful. It makes the hair grow luxuriantly, it is the daintiest and most refreshing hair dressing that science has produced, and has not a particle of grease or stickiness in it. Parisian Sage costs 50 cts. at your grocer or postpaid from the proprietors, The Givroz Mfg. Co., Fort Erie, Ont. The girl with the Auburn hair is on every package. Sold and guaranteed by T. E. Morrow.

D. M. ALLEN
Fashionable Tailor
and agent for

The Rex Tailoring Co., Toronto.
Call and see samples and get prices of Tweed and Worsted Suitings and Overcoatings.
I am making a specialty of
CLEANING & PRESSING CLOTHES

THE H.S. FALLS CO.

THESE ARE OPENING DAYS

WELCOME

Simcoe and Norfolk County generally turn instinctively to Falls for millinery, and Simcoe and far beyond in rewarded, this spring as never before for the hats are beautiful, many are glorious; some simply smart (old and something more); some are cute. Come if only to see what will be worn this Spring.

Simcoe never had such a display of Women's and Misses' Tailored Suits, Top Coats and Odd Skirts

Every Suit is brand new—and they look it. For women specially priced at \$9.90, 13, 16.50, 18, 20, 22.50 and 25.

Misses \$10, 15, 18, 20.

New Top Coats \$5, 8, 10, 12 and 15.

Separate Skirts, a beautiful collection, each \$3.50, 4, 5, 6, 6.50, 7.75, 9, 10, 12, 14 and 15.

"I Did It" said the Silk worm

"Humph" growled the Waist Manufacturer. If it hadn't been for us THE FALLS' WAIST STOCK allows credit for both their efforts and takes a little credit to itself for having selected the BEST PRODUCTS of the little silk worm and the big manufacturer.

Black China Silk Waists, many different styles at \$2, 2.50 and 3.75.

Black Taffeta Silk Waists, some mannish tailored styles at \$2.75, 3.75, 4.50, 5.00 and 6.00.

Black Messaline and Lucerne at \$4.50, 5 & 6.

Nemo Self Reducing Corsets

The Nemo Corset specialties for 1911 show a complete line of absolutely new, timely and practical features with extremely strong selling points which women will recognize at a glance. The Nemo Corset is made for both stout and slender figures.

"No. 320" Nemo Self Reducing Corset for tall and medium stout figures, high bust and under arm medium skirt with flatback effect: four Lastikops horse supporters of coutil in white or drab, sizes 19 to 36..... \$3.50

No. 321 Nemo Self Reducing Corset..... 3.50

No. 405 Nemo Self Reducing Corset..... 4.50

No. 522 Nemo Self Reducing Corset..... 5.50

No. 330 For medium or slender figures; bust medium high, long skirt, white coutil or batiste, sizes 18 to 26..... 3.50

No. 352 Nemo Back Resting Corset for slender and medium figures; the only Corset made with the Nemo Back Resting Straps medium bust, long skirt. A very stylish model for a slender form of fine white coutil or batiste, sizes 18 to 24..... 4.00

We are Proud of Our Display of New Black and Colored Dress Goods and Silks

Only the best is good enough for the Falls' Dress Goods stock. We believe that every piece of Dress Goods and Silks on display is absolutely the best you can buy for the price. Samples to out of town customers on request face of charge please state kind of goods range of price and colors wanted.

Whitewear 3 an 4 Piece Suits

They are trimmed very nicely with embroidery and lace insertion. Very dainty and fine, made in pretty styles suitable for the most exclusive at 7.50, 10, 12.50 and 15 set.

The Better Kinds of Women's Whitewear

Shirts at \$3, 4, 5, 6.
Drawers at \$1.25, 1.50, 2, 2.50 and 3 p pair
Corset Covers at \$1.50, 2, 2.50 and 3.75.

THE H.S. FALLS CO.