## First Annual Report OF STANDARD RELIANCE MORTGAGE CORPORATION.

The Standard Reliance Mortgage Corporation of Toronto held its annual meeting of shareholders on Monday, March 2, 1914, in the offices of the Company at 84-88 King Street East, Toronto. The following report was submitted and approved:—

Your Directors have much pleasure in submitting herewith the first Annual Report and Statement for the past year accompanied by the Balance Sheet to December 31st, 1913, showing the result of the Company's operations.

The Directors are pleased to submit the First Annual Report and Balance Sheet of the Corporation for the period ending 31st of December, 1913.

The Order-in-Council approving of the merger of the Standard Loan Company and the Reliance Loan and Savings Company of Ontario was passed on the 21st day of April last, and the actual merging took place on the first day of May.

It will be noted that after paying all fixed charges and expenses, including outlays consequent upon the amalgamation, the balance available for distribution has been sufficient to allow of payment of the usual dividends to the Shareholders, and an addition of $100,000 to the Reserve Fund, which now stands at $400,000.

We are pleased to be able to report a substantial increase in the Debentures placed by the Company, and also in the Savings Accounts. By reason of this our total Assets now stand at over $5,100,000, or an increase of over $300,000 since the merger, and the net earnings of the Corporation are greater by over $30,000 than the combined net earnings of the two Companies prior to the amalgamation

The shares held by the Corporation in the Dovercourt Land, Building and Savings Company, Limited, represent assets consisting of real estate having an actual value largely in excess of the par value at which the shares are now standing on the books.

To fill a vacancy in the Directorate since the amalgamation, Dr. E. Jessop, of St. Catharines, a large and influential shareholder in the Company, was elected.

Since the last Annual Meeting of the Standard Loan Company, now an integral part of the amalgamation, the death of one of the most distinguished Canadians, Lord Strathcona, has taken place. We feel sure that all our shareholders deplore the great loss which the Dominion of Canada has sustained by the passing of one of the most notable figures in the history of our country. He was, at the time of his death, a Director of this Corporation.

We take great pleasure in bearing testimony to the efficiency displayed by the officials and agents of the Corporation in performing their respective duties.

Respectfully submitted on behalf of the Board.

(Signed) N. H. STEVENS,
President.

Dated, Toronto, 13th February, 1914.

### Balance Sheet as on December 31st, 1913.

ASSETS

| | |
|---|---|
| Mortgages and Securities against Real Estate.. | $4,255,220 43 |
| Loans ..... | 31,376 62 |
| Stocks, Bonds and Debentures at cost ..... | 411,716 60 |
| Real Estate, foreclosure | 88,162 85 |
| Office Premises ..... | 174,560 53 |
| Office Furniture ..... | 5,000 00 |
| Accrued Rentals ..... | 548 84 |
| Agents' Balances ..... | 3,357 97 |
| Municipal Debentures, at cost ..... | 33,603 91 |
| Cash on Hand and in Banks ..... | 106,785 06 |
| | $5,110,332 81 |

LIABILITIES

| | |
|---|---|
| To the Public | |
| Debentures with Accrued Interest ..... | $2,119,989 05 |
| Deposits with Accrued Interest ..... | 512,877 58 |
| Mortgages Assumed .... | 13,195 53 |
| Unclaimed Dividends .. | 688 62 |
| Accounts Payable ..... | 1,217 49 |
| Dividend, No. 2, Payable January 2, 1914 ..... | 63,225 01 |
| | $2,711,193 28 |
| To the Shareholders | |
| Capital Stock Subscribed | 2,070,810 00 |
| Less Unpaid thereon | 85,705 72 |
| | $1,985,104 28 |
| Reserve Fund ..... | 400,000 00 |
| Balance at Credit, Loss and Gain ..... | 14,035 25 |
| | $5,110,332 81 |

### LOSS AND GAIN ACCOUNT

| | |
|---|---|
| Interest on Debentures and Deposits ..... | $122,521 14 |
| Dividends Nos. 1 and 2 | 118,471 88 |
| Transferred to Reserve Fund ..... | 100,000 00 |
| Balance Carried Forward | 14,035 25 |
| | $355,028 27 |
| Balances, Dec. 31, 1912 | $ 3,691 72 |
| Net earnings after deduction of expenses of management and provision for all known Losses ..... | 351,336 55 |
| | $355,028 27 |

CHAS. BAUCKHAM,
Secretary.
H. WADDINGTON,
Managing Director.

### AUDITORS' CERTIFICATE.

We have audited the accounts of the Standard Reliance Mortgage Corporation for the year ending 31st December, 1913. We have seen the Municipal Debentures, received certificates from the Corporation's bankers as to the bank balances, verified the cash on hand, obtained a certificate from the Corporation's officials as to the value of the stocks, bonds, debentures and loans, and we certify that the above Balance Sheet is in accordance with the books of the Corporation.

G. T. CLARKSON, F.C.A.
A. C. NEFF, F.C.A.
Chartered Accountants.

Toronto, 12th February, 1914.

After adopting the report, the shareholders elected the following directors for the ensuing year: Lord Hyde, W. S. Dinnick, Herbert Waddington, Hugh S. Brennen, E. F. B. Johnston, K.C., John Firstbrook, Nathan H. Stevens, E. Jessop, M.D., J. A. McEvoy, David Ratz, James Gunn, David Kemp, E. C. McNally, W. L. Horton, Rev. G. I. Taylor, M.A., R. H. Greene.

Head Office: 84-88 King St. E., Toronto

### "ARSON SQUAD" BUSY.

**Parish Church of Village of Whitekirk, Scotland, Destroyed.**

A despatch from Dunbar, Scotland, says: An "arson squad" of militant Suffragettes on Thursday burned to the ground the historic parish church of the Village of Whitekirk, near here. A large quantity of suffrage literature was left strewn about the scene. The church was erected in 1297, and contained many relics of the battle in which the Scots were routed by Oliver Cromwell's forces in 1650. In the vicinity is the famous battleground of Dunbar, where the English totally defeated the Scots in 1296 and caused John Balliol to give up the crown of Scotland. Many of the priceless Scriptural relics and curios from the Holy Land were destroyed by the fire. The incendiaries apparently had sprayed the interior of the church with inflammable oils. They also used explosives, as several massive slabs of stone were shattered.


## Women with Sallow Skin Here is a Good Treatment!

**You Get Results Quickly.**

Womanly beauty is largely the outward expression of health.

Every woman with pale cheeks and poor complexion needs medicine—needs a potent tonic to regulate her system.

To tone up the stomach—to insure good digestion—to give new life and vitality to the whole system—where is there a remedy like Dr. Hamilton's Pills?

Dr. Hamilton's Pills enable you to eat what you like—they correct constipation—make nourishing blood—instil force and vim into a run-down system.

If nervous and can't sleep, your remedy is Dr. Hamilton's Pills—they search out the cause of your condition and you rise in the morning refreshed, strong, vigorous, ready for the day's work.

Dr. Hamilton asks every weak and debilitated person to use his Mandrake and Butternut Pills. They make old folks feel young, and weak folks feel strong. Their effects upon insomnia and langour is marvellous. Hundreds declare they soothe and quiet the nerves so that a good night's rest always follow their use.

To look well, to feel well, to keep well, use Dr. Hamilton's Pills. They are mild, cleansing, strengthening—good for the young or old. Sold by all dealers in 25c. boxes.


### COLD KILLED PEACH BUDS.

**Fall Pruning and Mildness Advanced Them Too Rapidly.**

A despatch from St. Catharines says: The unusual warm December, followed by an unprecedented spell of zero weather, thus killing the peach buds, will have a more disastrous effect upon the growers that take the best care of their orchards than upon the more careless ones, according to Prof. Macoun, horticulturist of Ottawa, who addressed the Niagara District Fruit Growers' Association on Thursday afternoon. The progressive fruit grower prunes in the fall for fruit development. Hence the mild early winter advanced the buds so rapidly that they were easy prey for the zero weather.

### FISHING REGULATIONS.

**United States Senate Passes Bill After Long Delay.**

A despatch from Washington says: The Senate on Friday passed a bill to put into effect January 1, 1915, the fishing regulations recommended by the Joint Fishery Commission of the United States and Canada for boundary waters. The Canadian Government had notified the United States that it would not consider itself bound to the regulations if the United States had not acted by March 1. The Canadian Government approved the regulations about three years ago.

### CYCLONE IN ALBERTA.

**Claresholm Fair Buildings Were Damaged.**

A despatch from Claresholm, Alberta, says: A miniature cyclone struck Claresholm, on Friday, doing damage to the extent of $3,000. The fair buildings were swept off their foundations, windows in houses adjacent to the fair grounds were shattered and wagons and light buildings were carried several blocks. Reports from the adjacent country show little damage. The residential portion of the town escaped.


## Have Been An Untold Benefit

**New Brunswick Woman Praises Dodd's Kidney Pills.**

**She Suffered for Four Years, and the Doctor Could Not Help Her, But Dodd's Kidney Pills Gave Her a New Lease of Life.**

Porton, Carleton Co., N.B., Mar. 2nd. — (Special). — "I find Dodd's Kidney Pills the best kidney medicine I have ever used. They have been of untold benefit to me."

The speaker is Mrs. John S. Dickinson of this place. She is enthusiastic in her praises of the great Canadian kidney remedy, and not without reason.

"I suffered from kidney trouble that started in a cold," she continues, "and for four years I was never free of it. I was treated by a doctor, but he did not seem to be able to do me much good.

"I had rheumatism and neuralgia, and my joints were stiff; my muscles cramped, and I was always tired and nervous. I perspired freely with the slightest exertion. I was depressed and low spirited, my limbs swelled, and I had a dragging sensation across the loins.

"Nine boxes of Dodd's Kidney Pills made a new woman of me."

Are not Mrs. Dickinson's symptoms those of any run-down, worn-out woman? They are also the symptoms of kidney disease. Dodd's Kidney Pills give new life to run-down women by curing their kidneys.


### REMARKABLE RESULTS.

**Army Doctor Tells of Experiments With Typhoid Vaccine.**

A despatch from Ottawa says: Col. Sir Wm. Leishman, F.R.S., K.H.P., professor of pathology at the Royal Army Medical College, London, England, who is generally recognized as one of the greatest men in the medical profession in Great Britain, told a meeting of the Association of Officers of the Medical Services of Canada here on Wednesday many of the results of his experiments with typhoid vaccine, of which he has made a special study. He claimed that the success of the vaccine has been demonstrated in a remarkable way, especially in tropical countries where typhoid or enteric fever is more rampant than elsewhere.

### INGENIOUS SUIT.

**Man Arrested in North Bay for Stealing Silver.**

A despatch from North Bay says: David Pokki of Cobalt was arrested by Provincial Constable Fred Lefebvre at North Bay on Friday. Pokki had in his possession concealed about his body in an ingenious suit of many pockets seventy-five pounds of the finest leaf silver ever seen in North Bay. The preliminary hearing was held before Magistrate Weegar. Another man is under arrest charged with negotiation for the purchase of the ore.


### NO GUSHER

**But Tells Facts About Postum.**

This lady found an easy and safe way out of the ills caused by coffee. She says:

"We quit coffee and have used Postum for the past eight years, and drink it nearly every meal. We never tire of it.

"For several years previous to quitting coffee I could scarcely eat anything on account of dyspepsia, bloating after meals, palpitation, sick headache—in fact was in such misery and distress I tried living on hot water and toast." (Tea is equally injurious because it contains caffeine, the same drug found in coffee.)

"Hearing of Postum I began drinking it and found it delicious. My ailments disappeared, and now I can eat anything I want without trouble.

"My parents and husband had about the same experience. Mother would often suffer after eating while yet drinking coffee. My husband was a great coffee drinker and suffered from indigestion and headache.

"After he stopped coffee and began Postum both ailments left him. He will not drink anything else now, and we have it three times a day. I could write more, but am no gusher—only state plain facts."

Name given by Canadian Postum Co., Windsor, Ont. Write for a copy of the famous little book, "The Road to Wellville."

Postum now comes in two forms:

**Regular Postum** — must be well boiled. 15c and 25c packages.

**Instant Postum**—is a soluble powder. A teaspoonful dissolves quickly in a cup of hot water and, with cream and sugar, makes a delicious beverage instantly. 30c and 50c tins.

The cost per cup of both kinds is about the same.

"There's a Reason" for Postum.
—Sold by Grocers.


## PRICES OF FARM PRODUCTS

REPORTS FROM THE LEADING TRADE CENTRES OF AMERICA.

**Prices of Cattle, Grain, Cheese and Other Produce at Home and Abroad.**

**Breadstuffs.**

Toronto, March 3.—Flour, Ontario wheat flours, 90 per cent., $3.80 to $3.85, seaboard, and at $3.80, Toronto. Manitoba—First patents, in jute bags, $5.40; do., seconds, $4.90; strong bakers', in jute bags, $4.70.

Manitoba wheat—Bay ports, No. 1 Northern, 99 1-2c, and No. 2, 97 1-2c; Goderich, 1-4c more. No. 1 Northern, North Bay, $1.05 1-2, and No. 2, $1.03 1-2c.

Ontario wheat—No. 2 at 95 to 96c outside, according to freight, and 97 to 98c, on track, Toronto.

Oats—No. 2 Ontario oats, 36 1-2 to 37c, outside, and at 39 1-2c, on track, Toronto. Western Canada oats, 42c for No. 2, and at 40 1-2c for No. 3, Bay ports.

Peas—No. 2 at 95c to $1, outside.

Barley—Good malting barley, 53 to 58c, outside, according to quality.

Corn—New No. 3 American, 69 1-2c, all rail, Toronto.

Rye—No. 2 at 62 to 63c, outside.

Buckwheat—No. 2 at 75 to 76c, outside.

Bran—Manitoba bran, $22.50 to $23 a ton, in bags, Toronto freight. Shorts, $24.50 to $25.

**Country Produce.**

Butter—Choice dairy, 22 to 23c; inferior, 18 to 19c; farmers' separator prints, 22 to 25c; creamery prints, 30 to 31c; solids, 27 to 29c; storabe prints, 27 to 28c; solids, 25 1-2 to 26c.

Eggs—Case lots of new-laid, 34 to 35c per dozen; storage, selects, 33c; and storage, 31 to 32c per dozen.

Cheese—New cheese, 14 3-4 for large, and 15c for twins.

Beans—Hand-picked, $2.15 to $2.20 per bushel; primes, $2.10 to $2.15.

Honey—Extracted, in tins, 11 to 12c per lb. for No. 1; combs, $3 to $3.25 per dozen fir No. 1, and $2.40 to $2.50 for No. 2.

Poultry—Fowl, 12 to 13c per lb.; chickens, 16 to 18c; ducks, 13 to 15c; geese, 14 to 15c; turkeys, 19 to 22c.

Potatoes—Ontarios at 83 to 85c per bag, on track, and Delawares at 90c, on track, car lots.

**Provisions.**

Bacon—Long clear, 15 to 16c per lb., in case lots. Pork—Short cut, $28.50; do., mess, $24.50. Hams—Medium, 18 to 18 1-2c; do., heavy, 17 to 18c; rolls, 15 to 15 1-2c; breakfast bacon, 18 to 19c; backs, 22 to 24c.

Lard—Tierces, 14 1-4c; tubs, 14 1-2c; pails, 14 3-4c.

**Seeds.**

Farmers get the following prices:—Alsike, No. 1, $8.50 to $9; do., No. 2, $7.50 to $8; do., No. 3, $6 to $7; Timothy, No. 1, $2.75 to $3.25; do., No. 2, $2 to $2.50; red clover, No. 1, $8.25 to $8.75; do., No. 2, $7.50 to $7.75.

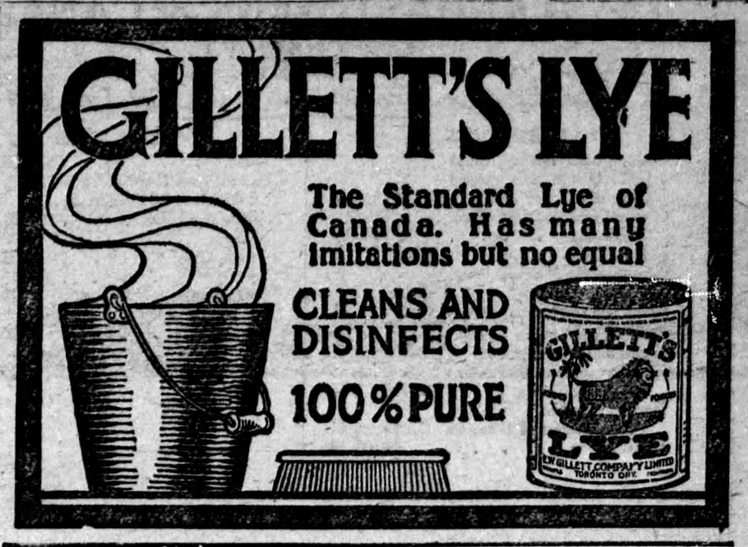
**Baled Hay and Straw.**

Baled hay—No. 1 at $14 to $14.50 a ton, on track here; No. 2 quoted at $13 to $13.50, and mixed at $12 to $12.50.

Baled straw—Car lots, $8.50 to $8.75, on track, Toronto.

**Winnipeg Grain.**

Winnipeg, March 3.—Wheat—No. 1 Northern, 91c; No. 2 Northern, 89 3-8c; No. 3 Northern, 87 3-4c; No. 4, 84c; No. 5, 75 1-2c; No. 6, 71 1-2c; feed, 65c; No. 1 rejected seeds, 86 3-4c; No. 2 rejected seeds, 84 3-4c; No. 3 rejected seeds, 83 1-2c; No. 1 smutty, 86 3-4c; No. 2 smutty, 84 3-4c; No. 3 smutty, 83 1-2c; No. 1 red Winter, 91c; No. 2 red Winter, 89 3-8c; No. 3 red Winter, 87 3-4c. Oats—No. 2 C.W., 35c; No. 3 C.W., 34 1-4c; extra No. 1 feed, 34 1-4c; No. 1 feed, 33 3-4c; No. 2 feed, 33 1-2c. Barley—No. 3, 44 1-2c; No. 4, 42 1-2c; rejected, 41 1-2c; feed, 41c.



Flax—No. 1 N.W.C., $1.33 1-2; No. 2 C.W., $1.30 1-2; No. 3 C.W., $1.17 1-2.

**Montreal Markets.**

Montreal, March 3.—Corn, American, No. 2 yellow, 72 to 72 1-2c. Oats, Canadian Western, No. 2, 44c; do., No 3, 43 to 43 1-2c; extra No. 1 feed, 43 1-2c. Barley, Manitoba feed, 48 to 50c; malting, 65 to 66c. Buckwheat, No. 2, 56 to 57. Flour, Man. Spring wheat patents, firsts, $5.40; do., seconds, $4.90; do., strong bakers', $4.70; Winter patents, choice, $5 to $5.25; straight rollers, $4.50 to $4.75; do., bags, $2.10 to 2.15. Rolled oats, barrels, $4.25 to $4.35; bags, 90 lbs., $2 to $2.05. Bran, $23. Shorts, $25. Middlings, $28. Mouille, $28 to $32. Hay, No. 2, per ton, car lots, 13 1-2 to 15c. Cheese, finest westerns, 14 to 14 1-4c; finest easterns, 13 3-4c. Butter, choicest creamery, 27 1-2 to 28; seconds, 26 1-2 to 27c. Eggs, fresh, 35 to 36c; selected, 32 to 33c; No. 1 stock, 30 to 31c. Potatoes, per bag, car lots, 80 to 90c.

**United States Markets.**

Minneapolis, March 3.—Wheat—May, 92 1-2c; July, 93 3-4c to 93 7-8c bid; No. 1 hard, 95 1-2 to 96c; No. 1 Northern, 93 to 95c; No. 2 Northern, 91 to 93c; No. 3 wheat, 88 1-2 to 90 1-2c. No. 3 yellow corn, 57 to 57 1-4c. Oats—No. 3 white, 37 1-4 to 37 1-2c. Flour unchanged Bran, $22.50.

Duluth, March 3.—Linseed, $1.56 3-4; May, $1.57 3-4; July, $1.59 3-4. Close:—Wheat—No. 1 hard, 94 3-4c; No. 1 Northern, 93 3-4c; No. 2 Northern, 92 1-4c; Montana No. 2 hard, 90 3-4; May, 93 3-4 to 93 7-8c; July, 94-5-8c.

**Live Stock Markets.**

Toronto, March 3.—Cattle—Choice butcherr, $8 to $8.50; good, $7 60 to $7.75; medium, $6.75 to $7; common, $5.75 to $6; choice cows, $6.25 to $7; good, $5.75 to $6; medium, $5.35 to $5.60; common, $4.25 to $5.25; cutters and canners, $3.15 to $3.75; choice bulls, $7 to $7.75; good, $6 to $6.75; common, $4.25 to $5 50. Stockers and feeders—Steers, choice, $7 to $8.25; good, $6.35; light, $5.50 to $5.10; springers to $82; milkers, $85. Calves—Good veal, $8.65 to 11; common, $1.60 to $5. Sheep and lambs—Light ewes, $5.50 to $7: heavy, $3 to $3.50; Spring lambs, $9 to $10; bucks, $3 to $3.50, with 75c off. Hogs—Fed and watered, to $9.25; f.o.b., to $8.90, off cars, to $9.50.

Montreal, March 3.—Choice steers and heifers sold at $8.50, good at $8 to $8.25, fair at $7 to $7.50 and the lower grades at $6 to $6.75 per cwt. Butchers' cows brought from $4 to $6, and bulls from $4 to $7.50 per cwt., as to quality. Lambs sold at $8.25 to $8.50, and sheep at $5.50 to $6 per cwt. Calves ranged from $3 to $12 each as to size and quality. Selected lots of hogs sold at $10 15 to $10.25 per cwt., weighed off cars.

### APPEAL TO THE KING.

**Boston Women's Association Would Aid Single Women.**

A despatch from Boston, Mass., says: The Women's Homestead Association sent an appeal on Friday to King George of England to aid the single women of that country to migrate to Western Canada to become the wives of settlers. Resolu- adopted by the association expressed the belief that if the movement were "carried out seriously" the militant women of England would cease their warfare on Parliament. "Discontent generally reigns where there is a surplus female population," said the resolution.


## 7% INVESTMENT

**High Class Profit-Sharing Bonds. Series—$100, $500, $1000**

INVESTMENT may be withdrawn any time after one year on 60 days' notice. Business at back of these Bonds established 28 years. Send for special folder and full particulars.

**NATIONAL SECURITIES CORPORATION, LIMITED.**

CONFEDERATION LIFE BUILDING - TORONTO, CANADA



## SUN LIFE ASSURANCE COMPANY OF CANADA

**LEADING FEATURES OF THE DIRECTORS' REPORT FOR 1913.**

| | |
|---|---|
| **ASSETS** as at 31st December, 1913 ..... | $55,726,347.32 |
| Increase over 1912 ..... | 6,120,730.83 |
| **CASH INCOME** from Premiums, Interest, Rents, etc., in 1913 | 13,996,401.64 |
| Increase over 1912 ..... | 1,663,320.04 |
| **PROFITS DISTRIBUTED** to policyholders during 1913 ..... | 706,424.19 |
| **ADDED TO SURPLUS** during 1913 ..... | 421,904.26 |
| **TOTAL SURPLUS** 31st December, 1913, over all liabilities and capital ..... | 5,752,986.08 |
| **DEATH CLAIMS,** Matured Endowments, Profits, etc., during 1913 ..... | 4,982,553.25 |
| **PAYMENTS** to policyholders since organization ..... | 39,385,287.91 |
| **PREMIUMS RECEIVED** since organization ..... | 94,012,632.86 |
| **PAYMENTS** to policyholders since organization and assets now held for their benefit ..... | 95,111,635.23 |
| **NEW BUSINESS** (paid for in cash) during 1913 ..... | 34,290,916.79 |
| Increase over 1912 ..... | 3,476,507.15 |
| **ASSURANCES IN FORCE** 31st December, 1913 ..... | 202,363,996.00 |
| Increase over 1912 ..... | 19,631,576.00 |

**The SUN LIFE OF CANADA holds the premier position among Canadian Life Assurance Companies.**

The Company's Growth.

| Year. | Income. | Assets. | Life Assurances in Force |
|---|---|---|---|
| 1872..... | $ 48,210.93 | $ 96,461.95 | $ 1,064,350.00 |
| 1883..... | 274,865.50 | 735,940.10 | 6,779,566.00 |
| 1893..... | 1,240,483.12 | 4,001,776.90 | 27,799,757.00 |
| 1903..... | 3,986,139.50 | 15,505,776.48 | 75,681,189.00 |
| 1913..... | 13,996,401.64 | 55,726,347.32 | 202,363,996.00 |

ROBERTSON MACAULAY, President.

Head Office: MONTREAL.

T. B. MACAULAY, Managing Director and Secretary.