

## FIRE ALARM LOCATION IN THE CITY

6 Argyle and York Sts.  
7 Victoria Hospital.  
8 Children's Aid Home.  
12 Westmorland and Aberdeen Sts.  
13 Northumberland and Saunders Sts.  
14 Brunswick and Smythe Sts.  
16 Charlotte and Smythe Sts.  
16 George and Northumberland Sts.  
17 King and Northumberland Sts.  
21 Queen and York Sts.  
22 York and George Sts.  
24 Queen and Westmorland Sts.  
25 Brunswick and Westmorland Sts.  
26 Charlotte and Westmorland Sts.  
27 King and York Sts.  
28 Saunders and York Sts.  
31 Queen and Regent Sts.  
32 Needham and Regent Sts.  
34 Queen and Carleton Sts.  
35 Brunswick and Carleton Sts.  
36 Charlotte and Carleton Sts.  
37 George and Regent Sts.  
38 King and Regent Sts.  
43 St. John and Aberdeen Sts.  
44 Queen and St. John Sts.  
45 Brunswick and St. John Sts.  
46 Brunswick and St. John Sts.  
46 Charlotte and St. John Sts.  
51 King and Church Sts.  
52 George and Church Sts.  
53 Union and Church Sts.  
54 Shore St. and University Ave.  
55 Brunswick St. and University Ave.  
56 Lansdowne St. and Waterloo Row  
57 Grey St. and University Ave.  
112 Smythe and Aberdeen Sts.  
113 Argyle and Northumberland Sts.

Once upon a time there was a man who was sure he could not have made a lot more money if he had gone into some other business.

R. J. Prof. Eng'r N. B. ... R.A.I.C.  
Associate Mem. Eng'r Inst. Canada

Mem. American Ass'n Eng'rs.  
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& WALL**

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## ONTARIO BOOT- LEGGING CUTS A DASH IN HALIFAX

Man Sought All Over the  
Continent is Centre of  
Reverry in N. S. Capital.

Halifax, Feb. 6.—Some time ago there arrived in Halifax a handsome well dressed stranger who flashed a reputation for being a bootlegger.

He hired a luxurious car and entertained at a home in the very heart of the exclusive residential district of Halifax.

Seldom have the stately old trees that border Park street looked down on gayer revellers than those who met Mr. Joseph Zottilli's parties in the early hours of the mornings.

He had a wonderful cellar and his parties were modern plus.

He entertained and was received into some of the best homes. The air of mystery about him only deepened his attraction.

But one day he was gone, suddenly and mysteriously as he had come, leaving behind him a pleasant memory of gracious hospitality.

Now Halifax knows that the mysterious stranger was one time "King of Ontario bootleggers" sought by the Upper Canadian Police.

A number of deaths occurred after inebriated had partaken of bootleg liquor dispensed by a gang of which Zottilli was reputed to be the head.

He was sought all over the Continent but Zottilli warned in time had quickly flown east.

First he located in Saint John then he came to Halifax and was the gayest of a very gay and vivid set here.

But love that has so often played its followers false tripped up Zottilli or at least caused him to stumble.

A letter he wrote to a woman he knew in Toronto fell into her hands.

## Short of Breath Dizzy, Sinking Spells COULDN'T WALK FAR

Mrs. L. A. Oliver, Granville Ferry, N.S., writes:—"A few years ago I had dizzy, sinking spells so bad I could hardly stand up without taking hold of something to support me, and I could not walk any distance on account of being so short of breath."



"I had taken a lot of doctor's medicine, but it did me no good, only for the time being, so reading in the B.B.B. almanac about

I decided to try them and found them to be just what they are recommended to be, and I feel that I owe my life to them."

Price 50c. a box at all druggists and dealers, or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

band's hands and the latter notified the police where the ex-king of the bootleggers was to be found.

But the lady darling everything wired to the Italian warning him of what had happened and he disappeared.

He dodged about the province for a time finally he went to Quebec where he took ship for the Old Country.

Too late the authorities found out his plan. The house on South Park street was raided but the bird was gone.

**INSANITY  
PLEA IN CASE  
OF HICKMAN**

Los Angeles, Calif. Feb. 3.—The defense rested its case in the sanity trial of William Edward Hickman kidnapper-killer of Marian Parker at 3.18 p. m. today.

The end of the defense case came immediately after its two chief allies had reiterated their belief in answered to hypothetical questions that the defendant was insane at the time of the crime.

## MUTUAL LIFE'S 1927 REPORT REFLECTS THE PROSPERITY OF DOMINION OF CANADA

President Hume Cronyn and General Manager Somerville Present Splendid Analysis of Company's Operations to Policyholders at 58th Annual Meeting

Year's Record of Mutual Life of Canada

Waterloo, Ont., February 2.—The rising tide of prosperity in Canada is reflected in the Annual Report of the Mutual Life of Canada presented at the fifty-eighth Annual Meeting of the policyholders of the Company held at the Head Offices here today.

"The general prosperity which prevailed throughout Canada during the past year," said Mr. W. H. Somerville, the General Manager, in his address covering the Annual Report, "the steady improvement in agriculture and the good tone of business, not only enabled our efficient agency staff to produce a healthy increase in the volume of new business written, but also placed our investments in a highly satisfactory condition."

Mr. Somerville pointed to the new assurances written during 1927, a gross amount of \$52,295,136 as compared to \$50,039,348 in the year previous. An analysis of these figures showed that the average policy issued in 1927 was for a larger sum than the average of 1926—a desirable feature. In the past three years 25 per cent of the Mutual Life's new policies were written with the Disability Benefit Clause and 22 per cent with the Double Disability Benefit. Death losses for 1927, Mr. Somerville showed were remarkably low.

"We continue to encourage our policyholders to safeguard their good health by offering, at the Company's expense, periodical health examinations by experienced physicians. Advantage is quite generally taken of this service."

Mr. Somerville analysed the sound investment position of the company in detail, showing 79.1 per cent of its total bond holdings to be invested in Government and Municipal bonds.

"The record of 1927" said Mr. Somerville in conclusion, "is evidence that our Company continues to fulfil its mission of safeguarding funds entrusted to its care and using them to the best advantage for the important purposes for which they have been received. The report which has been presented should serve to increase the confidence which the public continues to manifest in life insurance. The outlook for 1928 seems quite as bright as were the prospects a year ago and it is confidently anticipated that the current year will prove an equally successful one with the Company."

### President Cronyn's Address

The General Manager's address was followed by that of the President, Mr. Hume Cronyn, who expressed hearty satisfaction with the company's progress during 1927.

"As has already been pointed out by the General Manager," said Mr. Cronyn, "the results of the year just closed have surpassed all our previous records. Whether we take new business written, net increase of insurance in force or additions to our special reserves and surplus funds, we can (adopting a famous phrase) rest satisfied that co-operative assurance 'of the people, by the people for the people, shall not perish from the earth.'"

Mr. Cronyn then alluded to a gratifying fact which had not been mentioned in the General Manager's remarks.

"Our policyholders" said Mr. Cronyn "will be gratified to learn that our ratio of expense has dropped to the lowest point in the Company's history."

Mr. Cronyn traced the course of the Company's investments showing that real estate holdings had shrunk to a comparatively trifling figure. There was a downward tendency, however, in interest rates, and nearly all classes of securities were affected.

### High Lights from 1927 Report

The satisfaction which President Cronyn and Mr. W. H. Somerville expressed in the results of the year's operations as shown by the report are summed up in brief in the following table of results for 1927:

Surplus Earnings	\$4,501,337
Surpassing those of 1926 by	\$360,000.
New Business Written	\$52,295,136
All written in Canada and Newfoundland.	
Assurance in Force	\$386,712,481
A net increase of	\$32,600,000.
Total Assets	\$89,233,343
An increase of	\$8,600,000.
Policyholders' Dividends	\$3,646,105
An increase of	\$550,000 over 1926.
Surplus Funds and Special Investment Reserves	\$11,829,283
Rate of Interest Earned	6.46 p.c.
Expense Ratio	.....14.44 p.c.

### Interest Rate Maintained.

"Thanks to the foresight of our Investment Committee" said Mr. Cronyn, "heavy purchases made in past years of long-date bonds yielding a high return have to date helped to counteract the prevailing condition. It seems however clear that we are facing an era of lower rates of interest, and, in common with other like investors, that we must perforce be satisfied with diminishing returns."

"Unfortunately for us" Mr. Cronyn continued, "as policyholders the decline in rates of interest over practically the whole continent, is a matter beyond our control. It is but one of the many items which bring home to us the fact that we have emerged from the shadow of the Great War and that we live alongside a nation teeming with wealth whose unemployed capital, unhampered by tariff or artificial restrictions, of necessity flows into channels commanding the confidence of the investor."

### Increased Value of Holdings.

To offset lower interest rates, Mr. Cronyn called attention to the sharply increased values in bonds purchased by the Company when interest rates were high.

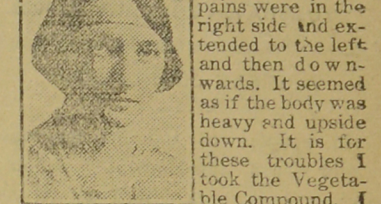
"Taken at the values fixed by the Department of Insurance in Ottawa, our holdings are worth three million dollars more than the total shown in the statement before you. In the second place, there is a distinct advantage to Canadian borrowers, whether they be Governments, Municipalities, Corporations or individuals in being able to secure funds at rates much below those prevalent a few years ago."

"In the meanwhile, there remains the problem of investing your funds so that they may secure beyond question and yet yield a reasonable return. During the current year we shall have twelve millions of dollars for investment. Government or high grade municipal bonds when available, have risen so sharply in price that they yield less than 4½ per cent while the best type of corporate bond gives a return of 5 p.c. or less."

## THEY SUFFER NO MORE

Two Women Owe Health to Lydia E. Pinkham's Vegetable Compound

St. Adolphe, Manitoba.—"I was very weak and had great pains during my periods so that I could not sweep the floor. The pains were in the right side and extended to the left and then downwards. It seemed as if the body was heavy and upside down. It is for these troubles I took the Vegetable Compound."



I saw about it in a paper and one woman prevailed on me to take it. It has helped me in every way, the pains are less, and I have more appetite. It is a pleasure to recommend Lydia E. Pinkham's Vegetable Compound to other women."—Mrs. J. I. COURCHAINS, St. Adolphe, Manitoba.

**Found Great Relief**  
Toronto, Ont.—"I am at the Change of Life with hot flashes, dizziness, weakness and nervousness. I had head noises and was short of breath. I was this way about six months when I read about Lydia E. Pinkham's Vegetable Compound in the newspapers. I have taken eight bottles so far and found great relief."—Mrs. R. J. SALMON, 112 Lawlor Ave., Toronto, Ont.

### Preferred Corporation Stocks.

"Bearing in mind the large sum to be invested and the facts above noted, your Directors, after careful consideration" said the President, "have decided to invest a modest portion of the Company's funds in preferred stocks of well established and prosperous corporations. In making this departure from the former investment policy of the Mutual Life the Board has been guided by the practice governing British Life Offices and by strictly limiting the amount to be invested in any one stock and by spreading such investments among Corporations of varying types operating in different geographical areas, there will be attained that diversity of risk which in the Old Land has over a lengthy period proven so beneficial. Needless to say, in selecting these to us—new avenues of investment, our old-time motto of 'Safety First' will prevail; only those Corporations—the record and reputation of which will bear the closest scrutiny—will be approved."

The retiring Directors, Messrs. J. Kerr Fisk, Toronto; L. J. Braithwaite, Kitchener; Major-General Hon. S. C. Mewburn, K. C., Hamilton; Mr. T. A. Russell, Toronto and Isaac Pitblado K. C., Winnipeg were re-elected.

At a meeting of the board, held subsequent to the Annual Meeting, Mr. Hume Cronyn, London, Ontario was re-elected President; Mr. R. O. McCulloch, Galt, 1st Vice-President; Mr. J. Kerr Fisk, Toronto, 2nd Vice-President and Mr. C. M. Bowman, Chairman of the Board.

In addition to these and the Directors re-elected, the following are also members of the Board: Mr. W. G. Watson, Toronto; Sir Lomer Gouin, Montreal; Mr. Louis La Course Lang, Kitchener; Mr. Glyn Osler, K. C., Toronto; Hon. J. Fred Fraser, Halifax; Mr. W. J. Blake Wilson, Vancouver and Mr. E. J. Long, K. C., Toronto.

### TWILIGHT, HOME AND YOU.

I should not wish the time away, With all its promise full and free But sunshine pales and skies are gray

The hours that keep you, dear, from me.

And when the evening shadows fall And daybeams fade to rosy hues My heart cannot resist the call Of Twilight, home and you.

And I would ask no richer boon Nor crave a rarer, sweeter prize Than through life's waning afternoon To keep the love light in your eyes.

No matter what grim fate may send No 'plaint I'll make, no trial rue If I in peace may only spend Life's twilight home with you.

—NETTIE RAMSEY in Detroit News.

"Mabel boasts of having family jewels."

"Well I know her engagement ring was in three families before Jack gave it to her."

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