### **Eminent Actuary Endorses Crown Life**

A PROGRESSIVE CANADIAN COMPANY DOING PROFIT-ABLE ENDOWMENT BUSINESS WITH HIGH RE-SERVE VALUES AND LOW LAPSE RATE.

Christmas Presents and New Year Resolutions are in season, and a happy combination of the two will be the most satisfactory suggestion a married man can take into his consideration. There is only one thing that meets the description, and that is a Life Insurance Policy.

The resolution to become well-to-do, to save money and provide for maturer years commends itself to everyone for common-sense and reasonable foresight. To present your wife with an assured income in case of your death, or the assurance of a satisfactory guarantee against the burden of advancing years, is not only a duty, but the evidence of true affection. Fear of the future has deterred more men and women from the enjoyment of home life than perhaps any other cause. The marvelous ingenuity of our civilization has nowhere been more advantageously exercised than in the methods devised by eminent financiers whereby men of limited means are enabled to make the very uttermost of their savings, and reap profits as great as can be obtained in any legitimate business enterprise.

legitimate business enterprise.
It is a frequent complaint that the poor man has no chance with the rich one, but in the field of life insurance the poor man's dollar goes as far as the rich man's, and farther sometimes, when his youth and health are thrown in the halance along with it.

NONE BETTER THAN CROWN LIFE.

NONE BETTER THAN CROWN LIFE.

Among the best Canadian companies there is not one that can offer greater advantages to insurers or to men who desire to become life insurance representatives than the Crown Life Insurance Company. The premium rates of the Crown Life are lower than those charged by most other companies, and its policies are models of contract simplicity and security Every Crown Life policy gives guaranteed loan, cash surrender and paid-up values of exceptional liberality.

The Crown Life's Board of Directors is one of exceptional strength, including, as it does, such prominent Canadians as Col. The Hon. David Tisdale, P.C., M.P.; John Charlton, ex.M.P.; R. L. Borden, K.C.; H. M. Mowat, K.C.; Samuel Barker, M.P.; Randolph Macdonald; Rodolphe Forget; W. B. McMurrich, K.C.; Sir Charles Hibbert Tupper, K.C.M.G., P.C.; C. S. Wilcox; Arthur R. Boswell, K.C.; Geo. H. Heest; \*Benj. Heartz: Frank E. Hodgins, K.C.; J. Douglas Hazen, K.C., M.P.P. Mr. Geo. H. Roberts is Managing Director; Dr. H. T. Machell, L.R.C.P., Edinburgh, Medical Director; Mr. Arthur J. Hughes, Secretary and Actuary; and Mr. William Wallace, Superintendent of Agencies.

EVERY ADVANTAGE TO POLICYHOLDERS.

EVERY ADVANTAGE TO POLICYHOLDERS. Every advantage that can be offered in life insurance is afforded cyholders of the Crown Life. The old idea of life insurance—that one policyholders of the Crown Life. The old idea of life insurance—that one pays an association or society so much a month as a sort of bet that you shall die before the month is out, while the society stakes a larger amount that you won't, your own death being necessary to win the wager—has almost entirely disappeared, in modern life insurance plans. One does not have to die to win on the Endowment or Limited Payment plans of insurance. An up-to-date life insurance company is an absolutely safe depository for one's savings. It is a kind of co-operative bank which shares the profits of its business with its investors, and if desired, at the end of a term of years returns the money paid in with accumulated interest and profits. It has the advantage over a bank in so far as the regular payments collected cultivate an habitual thrift, while the inconvenience of withdrawing the amount from an insurance company establishes a stability not to be found with ordinary saving schemes.

TO BUILD UP CANADA

TO BUILD UP CANADA. Besides the personal advantages held out to policyholders those who insure in the Crown Life have the satisfaction of knowing that their investments tend to built up Canada. A new insurer by selecting a Canadian company, composed almost entirely of policyholders who are residents of Canada, is likely to share in a very much more favorable residents of Canada, is likely to share in a very much more favorable mortality experience, while a better rate of interest should also be earned by the Canadian company, as Canada for some years to come is likely to offer the best field for profitable investments. The control of the vast amounts accumulated for life insurance purposes gives great power to the companies and is of incalcuable benefit to the communities in which the money is controlled and invested. It is consequently very much to the interests of Canada that the control of the many millions of life insurance funds to which Canadians are appreciate contributing should be surance funds to which Canadians are annually contributing should be ained in this country. "Veen your money in Canada" is good advice to Canadians contemplating insurance investme

AN EMINENT ACTUARY'S REPORT. Early in the year the officers of the Crown Life suggested to the Board of Directors that an exhaustive examination of each department of the company's administration be made during the summer and that such examination be extended over the whole period during which the company has been in operation. The officers recommended that the services of one of the most eminent actuaries on the continent be secured for this purpose. The object in having the examination made was to ascertain from an authority of the highest and most independent character whether any improvement whatsoever in the interests of the company's shareholders and policyholders could be effected in any branch

After due enquiry it was decided by the directors to invite Mr. Wm. T. Standen, Consulting Actuary of New York, to make the proposed examination. Mr. Standen has had many years' experience in everything pertaining to the business of life insurance, and is regarded as among the first three or four highest actuarial authorities on the continent. The invitation was accepted, and after a most minute examination of each department, at the Head Office of the Company Mr. Standen presented his report to the directors at a meeting held on August 15th last.

A MOST COMPLETE SYSTEM. Mr. Standen pronounced the book-keeping and other methods employed in the Home Office of the Crown Life as admirable. "In fact," he said, "in a long experience of thirty years as Consulting Actuary I have never seen a system more complete, more thorough and reliable, or etter adapted to carry on the work of an important insurance office with the least possible degree of friction and a minimum liability to error.

"I have been particularly impressed by the ability manifested in compiling office blanks and canvassing literature. To do the most and best work in the least time and with the least possible friction and trouble seem to have been the considerations that inspired those who devised your office forms, blanks, books and general records; and in your calvassing literature I find so much quiet dignity and convincing argument—absolutely free from anything which could possibly be construed have a marked and gratifying effect upon the public. "I find that extreme care is exercised in the appointment of loca

medical examiners, and having gone over a large number of the applications I believe the standard of selection set by your Medical Director is a very high one. The exceedingly small amount of your death losses to date is conclusive evidence that this branch of your business is being

"Your policy contracts are admirable, both in form and in substance. and also in respect of the benefits they secure to the insured, and are of such a character that you can feel safe not only in doing such a rea conable amount of business as you have a right to expect, but also in securing and retaining the utmost good-will and satisfaction of the

CROWN LIFE HAS HIGH RESERVE. There are many factors in an insurance company which go to render

It more or less a stable concern. Mr. Standen commented on the exceptionally excellent class of business which is being done by the Crown Life Insurance Company. Taking the same period of duration of corporate existence, and being careful to exclude annuities from the computation, he found that the reserve value of policies of other companies was only about \$25 for each \$1000 of insurance. This proves, he said, that their business was overwhelmingly on the ordinary life and limited payment plans The Crown Life average reserve, however, was no less than \$44 per \$1000 of insurance—nearly 80 per cent. in excess of that proving the enormous preponderance of Endowment Insurance in the Crown Life's business. In fact, nearly 50 per cent, of all the Crown Life business is Endowment. VERY LOW LAPSE RATE.

Mr. Standen also pointed out that the lapse rate among Crown Life policyholders for the first six months of 1904 amounted to only 8 per cent. of the amount of the business in force. "I do not think." he said, 'you can find any other life company, new or old, that can show any. thing even closely approximating this low lapse rate."

NAN UNDER CROSS FIRE.

New York, Dec. 20. -After a day of torsea was the probable fate of seven men I ment, facing the merciless cross-examina-

Bylaw is Not Being

The police commissioners yesterday rs in the city will be proceeded against. "Do you intend to go ahead with the A bill-posting and distributing firm, who pay a license, complained that there who paid no license were distri-

siasm over the project. Considering the small membership of the church, the amount raised is very large, and he feels quite hopeful that by the end of next year the entire church debt will be wiped out. Should these hopes be realized, the Congregationalists will be the first church in Canada to be entire.

Lennox Wants His Cash.

### THROWN THRU DOOR

aMte of Danish Vessel Greda Killed tie

St. John's, Nfld., Dec. 20.—The Dan-ish vessel Greda has arrived here, her report from Ald. Ramsden as to a prossk. John S. Nid., Dec. 20.—The Danish vessel Greda has arrived here, her captain injured and her mate dead as the result of her experience in the flere tornado that is now sweeping the coast. A heavy sea struck the ship, throwing the mate thru the cabin door and breaking his neck and legs. The wheel was broken, and the Greda's deck gear and sails were carried away. The schooners Matilda and Swallow have also arrived in port divester by the storm of their spars, rigging, sails and deck gear. The steamers Sicilia, Sylvia, Portia and Carthaginian are detained here by the storm.

STORM DROWNS 37.

Lisbon, Dec. 20.—A disastrous storm, which suddenly burst on the northern coast of Portugal, has caused great

where. The committee will receive a report from Ald. Ramsden as to a prospective site.

A letter was read from O. F. Rice, manager of the Imperial Bank, complaining that the smoke from the chimney of an adjacent manufacturing concern was begriming the recently painted wall in the rear of the bank's head office, corner of Wellington-street and Leader Lane. The matter was referred to the property commissioner.

Once again the question of the approaching expiration of the confract for the city hall's telephone system was brought up and passed on this time to the board of control.

Re collecting fees from St. Lawrence Market lessees, it was decided to advertise for tenders for carrying out the work. Street Commissioner Jones was instructed to continue his system of removing debris from the market.

Fire and Light Committee.

oast of Portugal, has caused great

Washington, Dec. 20 .- The commison, which has been considering what ture Wilson, who immediately approved it. The milk standard bars milk from cows fifteen days before and five days after calving, and requires 12 per cent. of total solids, 8.5 per cent. solids, not fat, and 3.25 per cent, of milk fat. Condensed milk requires at least 28 per cent. of milk. United States Secretary of Agricul- on the application

Sarnia, Dec. 20.-Mrs. Peter Lemon Point Edward, Ontario, while on a street near her house, was assaulted last night. The woman was seriously bruised and injured. Chief of police was reported as saying that the Canaservis notified the police department dian government would build three first-Servis notined the police department and government would build three instead of Port Huron and surrounding cities and villages, and a sharp lookout is being kept for the offender. A man about 40 years old, answering the deman wanted, is scription given of the man wanted, is scription given of the man wanted, is to the effect that Canada would con-

# WAR ON FORTUNE TELLERS | MORE CAUSE TO EXPROPRIATE TO BE BEGUN BY POLICE NOW FLEMING HAS GONE OVER

Women Complain That Anti-Spitting So Mayor Urquhart Says -- Legislation Committee Considers a Uni formity in Voting Qualifications

Mayor Urquhart has not yet said that cided to summons the members of he will be a candidate for the mayor he gypsy camp, East Queen-street, on alty next year, but he is still in a posicharge of fortune telling. The comtion to speak concerning the city's dissioners have been induced to move movement to expropriate the Toronto rainst these people on account of leters of complaint that have been re- legislature to secure the same having elved by the department. If this case been finally and thoroly decided upon successful other alleged fortune tell-, by council at last week's meeting.

thers who paid no license were all the recent turn of things, buting circulars and pamphlets. The J. Fleming is to be recruited into the

who, pay a lecense, complained that others who paid no liceuses were distributing circulars and pamphlets. The commissioners decided that merchants who distributed thely own advertising the commissioners decided that merchants who distributed thely own advertising the commissioners decided that merchants who distributed thely own advertising that the splitting bylaw was not enforced by the police. A number of cards will be police, a number of cards will be police and the policy of the po

Lennox Wants His Cash. These are the amounts some of the foronto churches have pledged: Westrm. \$10,000; Olivet, \$7000; Northern, \$500; Broadview,\$2900; Bond-street Conregational Sunday school, \$1000, Bondtreet Church has not yet stated how buildings. Mr. Lennox's request was acgregational Sunday school, \$1000. Bond-due him as architect of the new city street Church has not yet stated how much it can give. surer Coady, stating that under the agreement the sum was due Mr. Lennox. The request was sent on to the board of control without recommenda It has become necessary for the York

Fire and Light Committee. The fire and light committee yes loss of life. Eighteen fishermen were drowned at Figueirada Fez and 600 others have been rendered destitute. As ferry boat, lying at the mouth of the Mondego River, was capsized, and fourteen persons were drowned. In the Leixoes basin near Oporto, five boats were sunk and five persons drowned.

U.S. Milk Standard.

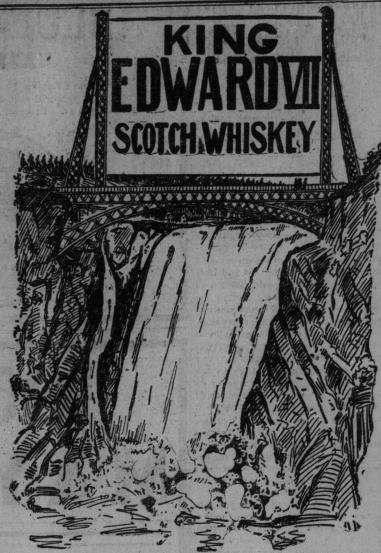
Washington, Dec. 20.—The commission were lightly assertiated. vicinity might be ascertained.

Smith and Free are asking permissi standards should be adopted for food bronducts to-day, submitted its report the commissioner has not yet reported

### Hon. Raymond Prefontain on Building of Canadian Cruisers.

fontaine, minister of marine and fisherin jail at Port Huron awaiting tinue the policy which had already been

New York, Dee 20.—After a day of torment, facing the merclies cross-examination of Prosecutor Band, Nan Patterson, the composed the crew of the school of the treatment of the Trumbs to significant the treatment of the Trumbs to significant the treatment of the Trumbs to significant the treatment of the treatmen



THE HIGHEST SIGN IN THE WORLD is still not so "high", as the esteem in which King Edward VII. Scotch Whisky is held by gentlemen connoisseurs. It is distilled on the estate of the Duke of Argyle,

By Stewart Edward White Such a vigorous, true and wholesome book is the next best thing put out of doors itself. Cloth, fully illustrated, \$1.50.

By Hamilton Wright Mabie.

One of Mr. Mabie's most popular books, in holiday edition, with a full-page nature studies in half-tone. Cloth, \$2,00.

Beethoven and His Forerunners

By Daniel Gregory Mason. Tells in untechnical fashion the story of the development of instrumental music, up to its first great culmination in the work of Beethoven. Cloth, portraits, \$2.00 net.

By Most Rev. Randall I. Davidson. Being addresses delivered in America by the Archbishop of Canter bury Cloth, with portrait. \$1.50 net.

The Practice of Self-Culture

Is full of practical, simple, far-reaching suggestion, looking towards a rounded life. Cloth, \$1.00 Parables of Life By Hamilton Wright Mabie.

One of the richest and most beautiful and thoughtful of Mr. Mabie's books, in a holiday edition, illustrated by W. Benda. Cloth, \$1.50 net. The Sin of David By Stephen Phillips

Mr. Phillips' new play forms a picture whose conception is as bold as its execution is masterly. We are swept along with ever-quickening heart. Cloth, \$1.25 net

Monarch: The Big Bear of Fallac By Ernest Thompson Seton. It is a vivid and fascinating story, told in Mr. Seton's inimitable style. Cloth, with 100 illustrations by the author, \$1.25 net.

YOUR BOOKSELLER HAS THEM

Morang & Co., Limited, Publishers, TORONTO.

KAY'S

Holiday Gifts

KAY'S

HoBy Hugh Black.

# Handsome, Artistic, **Appropriate for Christmas**



Another year has almost sped by and the season of joy is again at hand. The question with everyboth is the giving of Christmas gifts. Anyone who visits this store cannot but be struck with the large assortment of novelties and art goods suitable for X.mas. We offer a few suggestions. -Handsome Flemish

Pottery.
- Brass and Nickel Candlesticks. -Card Tables. -A large assortment of Iridescent Glass

-Beautiful display of

it section by section until ultimately all the hydrographic work will be performed by us."

NO ABANDONMENT.

London. Dec. 20.—The Canadian Associated Press received from the ad-



EXQUISITE LIGHTING FIXTURES

KEITH & FITZSIMONS GO., Limited 111 King-street West.

DIVIDEND NOTICES. The Trusts & Guaran

tee Company, Limited 14 King Street West, Toronto 136

DIVIDEND NOTICE.

Notice is hereby given that a half-yearly dividend for the six months ending Dec. 31st, 1904, at the rate of five per cent. per annum, has this day been declared upon the paid-up capital stock of the Company, and that the same will be payable at the offices of the Company

On and after Jan. 3rd, 1905. The transfer books will be closed from Dec. 20th to Dec. 31st,

T. P. COFFEE,

Toronto, Dec. 15th, 1904.

both days inclusive.

The London and Canadian Loan and Agency Co., Limited, DIVIDEND NO. 69. Notice is hereby given that a dividend of three per cent, on the paid-up capital stock of this company for the six months ending 31st December, 1904 (being six per cent, for the year), has this day been declared, and that the same will be payable on and after the 3rd January next.

The Transfer Books will be closed from the 20th December, 1904, to the 2nd January, 1905, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Company's Offices, 103 Bay-street, Toronto, on Wednesday, 15th February, 1905; chair to be taken at 1900.

aken at noon.

By order of the Board.

V. B. WADSWORTH,

Toronto, Nov. 22nd, 1904.

Manager.

CANADIANBIRKBECKINVESTMENT AND SAVINGS COMPANY

HALF-YEARLY DIVIDEND

Notice is hereby given that a dividend at the rate of six per cent. per annum upon the paid-up Stock of this Compacy has been declared for the half year ending slist December, 1904, and that the same will be payable on and after TUESDAY, 3rd DAY OF JANUARY, 1905. By order of the Board.

F. W. G. FITZGERALD,

Managing Director.

Managing Toronto, December 13th, 1904.

ESTATE NOTICES

NOTICE OF APPLICATION-IN THE Surrogate Court of the County In the matter of the guardianship of James Broggen MacMath, the infant child of James J. MacMath, late of the Town of Goderich, in the County of Huron, professional nurse, deceased.

Notice is hereby given that after the expiration of this notice, application will be made to the Surrogate Court of the County of York for a grant of letters of guardianship of the above-named infant to Hugh MacMath of the City of Toronto, in the County of York, broker, the uncle of the said infant.

Dated this 14th day of November, 1904. PROUDFOOT, DUNCAN, GRANT & SKEANS,

25 King-street West, Toronto,
333 Solicitors for the Applicant.

t Halifax and Esquimalt have abso

lutely no connection whatever with Canada's failure to contribute to the navy." The official requested the Canadian Associated Press to make this lest

coint particularly clear. FROM CANADA TO U.S.

there was a growing practice on the part of foreign ticket agents to send their countrymen across the Atlantic their countrymen across the Atlanta to Canada and thence into the United States. Trading on the ignorance of the immigration agents as to the laws of the United States, the agents con-vince them that the best way to get into the United States is first to go t Canada. Here many of he newcomers find themselves excluded from the United States, and yet thru the misrepresentation of the foreign agents, without the means of returning home.

THE OLD MAN'S CHRISTMAS.

So you trailed me, sonny? I had some That you'd see me leavin' when I slip-One gnarled old fellow, more or less, Ain't much in a Christmas party's press.
And I'll stay, if I may, my good Boy

Here in your kitchen until they're gone. I haven't got used to your city folk,
I'd rather stay here for a quiet smoke,
Rockin' and thinkin' and dreamin', lad,
For I'm only a sort of a kitchen dad. But I haven't been missin' it, bub, a

For I reckon your neighbor ain't jus

my style, I'm proud of my boy who has won his In the world to the place where he stands to-day.
Your mother and I, we didn't begretch Boostin' you high as our arms could Foor mother! If only your marm was

With your mother gone.

-Holman F. Day in "Country Life in America." A Holiday Jingle. Cedors standin' in de cold.
Trim dat Christmas tree.
Maple drops a bunch o' gold.
Trim dat Christmas tree.
Stars a-shinin' in de night.
Make de snowflakes gilsten bright,
Gwine to hab it lookin' right.
Trim dat Christmas tree.

For it's hard to relish the fun, Boy

Rabbit's track runs roun' about.

Trim dat Christmas tree.

'Simmons fallin'-hyth me shout,

Trim dat Christmas tree.

Is my eyes a gettin' din?

PASSENGER TRAFFIC.

## CANADIAN PACIFIC

SINGLE FARE

FARE and ONE-THIRD joing December 23, 24, 25, 26, 30 and 31, 904, and January 1 and 2, 1905, returning until January 4, 1905.

Between all stations in Canada, Fort Archur and East.
Full particulars from any Canadian Packet agent, or C. B. Foster, D.P.A., Toronta

CHRISTMAS AND NEW YEAR HOLIDAY RATES

RATE AND Single First-Class Fare
LIMIT

For the Round Trip

Good going Dec. 24th. 25th and 26th,
valid returning until Dec. 27th; also
good going Dec. 33tt, Jan. 1st and 2nd,
valid returning until Jan. 3rd, 1905. RATE AND Single First-Class Fare

and One-Third.
For the Round Trip Good going Dec. 23rd, 24th. 25th, and 26th, also on Dec. 30th, 31st, Jan. 18th, and 2nd, valid returning until Jan 4th,

CANADIAN PACIFIC RAILWAY CO. ATLANTIC STEAMSHIP SERVICE

80 YONGE STREET

St. John. N. B., to Liverpool Lake Manitoba......Dec. Sist First Cabin, \$50 and up. Lake Champlain.....Jan. 14th First Cabin \$47.50 and up. Second Cabin, \$30. Steerage, \$15. St. John, N. B., to London, direct.

Mount Temple......Jan. 10th Third Class only, \$15. For further particulars apply to

is the great Winter tourist route to the south and west, including Old Mexico, the most interesting country on the face of the globe; Texas and California, the lands of sunshine and flowers, Round-trip tickets on sale daily at greatly reduced rates. The Wabash is the great trunk line between the east and the west, and runs the finest, equipped trains in America.

For time-tables and descriptive folders and other printed matter address J. A. Richardson, District Passenger Agent, northeast corner King and Yonge streets,

Ocean Passage Tickets England, Ireland, Scotland, the Continent-Florida Cuba, Mexico, West Indies, Mediterranean and

all Foreign Ports. Rates and all particulars.

R. M. MELVILLE,

General Steamship Agent,

Cor. Toronto and Adelaide Sts.

PACIFIC MAIL STEAMSHIP CO. Occidental and Oriental Steamship Co. and Toyo Kisen Kaisha Co. Hawaii, Japan, China, Philippine Islands, Straits Settlements, India

and Australia. SAILINGS FROM SAN FRANCISCO Mongolia ... ... ... Dec 28 China ... Jan. 10 Manchuria ....... Jan. 21 Dorie ..... Feb. 2

For rates of passage and all particulars, apply

Canadian Passage Agent, Toronte.

HOLLAND-AMERICA LINE NEW YORK AND THE CONTINENT. Rotterdam. Amsterdam and Boulogne

Washington. Dec. 20.—Mr. Sargent. who came here to-day from Montreal, said that while in Canada he made an investigation into the increased imminutes in the increase in t rration into the United States from hat country. He found, he said, that Feb. 22nd .... STATENDAM For rates of passage and all particulars apply R. M. MELVILLE, 136 Can. Pas. Agent, Toronto.

> OCEANIC STEAMSHIP CO. SPRECKELS LINE THE AMERICAN & AUSTRALIAN LIVE Fast Mail Service from San Francisce to Hawaii, Samoa, New Zealand and Australia ALAMEDA ...... Dec. 31 SIERRA..... ..... ....Jan. 12 ALAMEDA ...... Jan.21

> gers.
> For reservation, berths and staterooms and full particulars, apply to R. M. MELVILLE, Oan. Pass Agent, corner Toronte and Adelaide Streets, Teronte Tel. Main 2010.

SONOMA ........ Feb. 2 Carrying first, second and third-class passen

The United Fruit Co.'s Steamship Lines

UNITEO FRUIT COMPANY, Boston, Phildelphia, Baltimore, or J. W. Ryder, cor. King and Yonge Sts.; Stanley Brent, 8 King St. E.; R. M. Melville, cor. Adelaide and Toronto Sts.; A. F. Webster, King and Yonge Sts.



What's dat hangin' flum de limb? Possum! An Ts proud o him!
Trim dat Christmas tree.
-Washington Star.

INSURANCE ADJUSTERS, ETC.

what of a as describe the Ged

len Island

Collingw

Vorld call lay and as

of the pur harged the

he task

terest, ha able prope Mr. Birn

r the import of the this in ariton in Appropried the use on, oril, 1903,

> Are ourg grow the le or me tion? get up ed as your l matis Const ailme

you o If t may b symp are st strong

ments

ERY. annoy way o

IS TH

know dence attacl

CA some is not you h

FREE DF