

## PROSPECTUS

# The Sovereign Fire Assurance Company

Of Canada.

Incorporated by Special Act of the Parliament of Canada

Authorized Capital - - - \$2,000,000

HEAD OFFICE: 182 BAY STREET, TORONTO, ONT.

## BOARD OF DIRECTORS.

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Grand Secretary Independent Order of Oddfellows.

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Director Colonial Loan & Savings Co., Belleville, Ont.

## The Growth of Fire Insurance in Canada

Canadian Government statistics issued by the Superintendent of Insurance show that during the past thirty-six years the business of fire insurance in this country has increased ten-fold—the total amount of premiums collected in Canada in the year 1869 being \$1,785,539, while that of 1904 was \$13,174,819 for the same purpose. Of this premium income only \$2,688,703 was paid to Canadian Companies, while \$10,486,116 was paid to Foreign Companies. The total amount of fire insurance premiums collected in Canada during these thirty-six years amounted to the enormous sum of \$201,580,555. Of this amount \$156,600,789 was the amount of capital which left Canada in payment of premiums to Foreign Companies.

The Insurance Report shows that for the year 1904 there were but ten Canadian Companies licensed by the Dominion Government to transact the business of Fire Insurance in Canada, and but two of these ten had a paid-up capital for more than \$250,000. With such facts and figures before them the incorporators of THE SOVEREIGN FIRE ASSURANCE COMPANY have been convinced of the necessity for a sound, substantial Corporation—the shareholders and policy-holders of which would be protected by a LARGE CASH CAPITAL PAID UP IN FULL, a Government deposit in excess of the Statutory requirement, and a strong directorate of business men which would conserve these resources for the development of Canadian institutions.

## PROFITS OF FIRE ASSURANCE COMPANIES.

The average dividend paid by thirty-two British Joint Stock Fire Assurance Companies for the current financial year, corrected down to September 1st, 1905, exceeded 30 per cent. per annum, and the average dividends for ten years ending December 31st, 1904, paid by 136 Joint Stock Fire Assurance Companies of the United States, as compiled from official reports, has exceeded 14 per cent. per annum. Statistics compiled by the Superintendent of Insurance covering a period of thirty years, from 1875 to 1904 inclusive, show that the dividends paid by Canadian Fire Assurance Companies amounted to \$4,460,835.25, and when it is remembered that the rates for fire insurance are to-day practically 50 per cent. to 100 per cent. in excess of the rates charged during the period covered by the Insurance Department, it will be readily seen that the business is now based upon a substantial basis and the profitability of the future is unquestionably assured.

## THE SUBSCRIPTIONS FOR CAPITAL STOCK.

The capital stock of the Sovereign Fire Assurance Company of Canada is TWO MILLION DOLLARS, divided into 50,000 shares of \$40.00 each, of which TWO HUNDRED AND FIFTY THOUSAND DOLLARS is now offered to investors at a premium of 25 per cent. or FIFTY DOLLARS A SHARE.

## PRICE LIST OF SHARES.

5 shares (including premium).....	\$ 250	30 shares (including premium).....	\$1,500
10 shares (including premium).....	500	40 shares (including premium).....	2,000
15 shares (including premium).....	750	50 shares (including premium).....	2,500
20 shares (including premium).....	1,000	75 shares (including premium).....	3,750
25 shares (including premium).....	1,250	100 shares (including premium).....	5,000

## THE CONDITIONS OF SUBSCRIPTION.

A cash payment of not less than ten dollars (\$10.00) per share, with subscription, and the balance in equal payments at 30, 60 and 90 days. The Directors reserve the right to accept only such subscriptions and for such amounts as they may approve to advance the premium on stock and to close the subscription books without notice. Cheques, drafts, money orders, express orders and other remittances on account of subscriptions for stock must be made payable to

**The Sovereign Fire Assurance Company of Canada—182 Bay Street—Toronto, Ont.**



## ELEPHANTS.

In Olden Times These Big Animals Were Used in War.

The circus elephant is almost as old as the world, for the ancient Romans had an eye to business as well as our own circus men. Trained elephants performed during the Roman gladiatorial fights, just as the clowns do in our circuses during the intermission.

But the elephant is also spoken of in the history of the Bible. King Lyson of Syria in 163 B. C. led 120,000 men and thirty-two war trained elephants against Judas of Maccabee and won the battle. Elehar, the brother of Judas, killed one of these elephants, but



## AN ELEPHANT BRIDGE

was himself buried and crushed to death underneath the colossal body of the animal as it fell.

Elephants were also found in the army of Hannibal when he made war upon the Romans in 219 B. C. The trunk, head and neck of this animal are most easily hurt, and therefore Hannibal had iron mail coats made for them which covered these parts. Alexander the Great was known to have used elephants as bridge supports during his wars and, as you can see from the picture, crossed his soldiers over them.

There is a case on record where an elephant was taught to walk over a tight rope in a Roman circus, which is something that our modern circus trainers have not yet been able to do with their animals.

## YOUR PLAYMATES.

Some "Don'ts" That Every Boy Should Always Bear in Mind.

Don't snub a boy because he wears shabby clothes. When Edison, the inventor, first entered Boston, he wore a pair of yellow linen breeches in the depth of winter.

Don't snub a boy because of the ignorance of his parents. Shakespeare, the world's poet, was the son of a man who was unable to write his own name.

Don't snub a boy because his home is plain and unpretending. Abraham Lincoln's early home was a plain and unpretending log cabin.

Don't snub a boy because he chooses a humble trade. The author of "Pilgrim's Progress" was a tinker.

Don't snub a boy because of his physical disability. Milton was blind.

Don't snub a boy because of dullness in his lesson. Hogarth, the celebrated painter and engraver, was a stupid boy at his books.

Don't snub a boy because he stutters. Demosthenes, the great orator of Greece, overcame a harsh and stammering voice.

Don't snub him for any reason, not only because he may some day outstrip you in the race of life, but because it is neither kind nor right.

## Rules for Children.

Be prompt at every meal.

Never shout, run or jump in the house.

Shut every door after you without slamming it.

Let your first, last and best friend be your mother.

Carefully clean the snow or mud off your boots before entering the house.

Never interrupt any conversation, but wait patiently your turn to speak.

Never sit down at the table or in the parlor with dirty hands or tumbled hair.

Always speak kindly and politely to servants if you would have them do so to you.

When you are told to do or not to do a thing by either parent, never ask "why."

Tell of your own faults and misdoings, not of those of your brothers or sisters.

## Conundrums.

What is the board of education? The schoolmaster's shingle.

What gives more milk than a cow? A milk cart.

What insect frequents district schools? The spelling bee.

Why should a doctor never be sea-sick? Because he is accustomed to sea (see) sickness.

What is the difference between an old dime and a new cent? Nine cents.

Why is a girl or boy adding six and seven like a lame dog? Because he puts down three and carries one.

## His Color.

"Now, what is your favorite color?" Asked Dorothy of Ned.

"Sometimes I think mine's purple; Sometimes I think it's red.

The grass and trees and bushes— Why, all those things are green!"

That Dorothy was puzzled Was plainly to be seen.

But Ned had no such trouble. After a thoughtful frown That lasted half a minute

He said: "My favorite's brown— The brown like grandma's cookies And tops of biscuit—oh,

There's not another color As nice as brown, I know!"

—Youth's Companion.

## JOURNAL OF CHEMISTRY

MAY, 1905.

"Diamond Dyes are decidedly the purest, strongest and fastest dyes that have come under our notice. They are highly prized for their good work by British women, and have a world-wide reputation and sale."

**DIAMOND DYES ARE THE LEADERS FOR PERFECT HOME DYEING.**  
All Other Package Dyes Are But Poor Imitations.

## Burglars and Chloroform.

Doctors agree that the public is wrong in the popular conception that burglars sometimes chloroform the inmates of a house before committing a robbery. The usual story is that the anaesthetic was squirted into the sleeping room through keyholes. A Kansas City surgeon who has had occasion to administer chloroform or ether 500 times says that chloroform administered in this manner would put a quietus on the burglar as well as the inmates of a home. Physicians have tried many times to administer chloroform to sleeping persons and have met with very poor results. The first effect of an anaesthetic is not to lull to insensibility, but to arouse all the mental and physical vigor of the person to whom it is given.



## MONEY TO LOAN

MONEY TO LOAN — Company and Private Funds. Farm and City Property for Sale. W. F. Smith, Barrister.

## LAND FOR SALE.

I have for sale 100 acres, more or less, part of lot 16, Con. 8, Dover Township, Owned by R. D. Williams. Also 100 acres, more or less, owned by Wm. Ruhnke, Dover Township. Also 38 acres, more or less, owned by Anthony Daniel, Dover Township. Also money to loan at the very lowest rate of interest.

HENRY DAGNEAU.

## FOR SALE

Choice Dover farm in 11th concession, containing 100 acres, good buildings, 37 acres under cultivation, balance in pasture. This is a first class farm. Price \$6,500 if sold at once. Also 33 1-3 acres in the 6th concession with first class buildings at a bargain. For particulars call upon Smith & Smith, real estate and insurance agents.

## Money to Loan

—ON MORTGAGES—

4 1-2 and 5 per cent.

Liberal Terms and privileges to Borrowers. Apply to LEWIS & RICHARDS

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One of the finest assortments of Candy in the city, fresh every day.

## WHOLESALE and RETAIL

Ice Cream or goods delivered to any part of the city. Light lunches served.

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We handle Coal and Wood, Wholesale and Retail. All orders receive prompt attention Tel. 253. Cor. William and G.T.R.

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Favorites of fortune are apt to acquire a false impression as to their real consequences.

## STANDARD BANK OF CANADA

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Branches and agents at all principal points in Canada, U. S. and Great Britain. Drafts issued and notes discounted. Savings Bank Department deposits (which may be withdrawn without delay) received and interest allowed thereon at the highest current rates.

W. T. SHANNON,  
Manager Chatham Branch.

## LUMBER

For Sale Cheap

THE BANK OF MONTREAL offers for sale, cheap, the lumber formerly owned by Scott Bros. & Co., suitable to farmers for Barns, Outbuildings, etc., also Lath, Doors and Window Frames.

Apply to

**GEORGE MASSEY,**  
(Pro Manager)

## STOP TAKING DRUGS

All diseases successfully treated by Osteopathy, Chiropractic and Psycho-Therapy. Particular attention given to nervous and mental troubles with both men and women. Consultation free.

**R. C. HENSH, D.S.T.**  
Wellington Street West CHATHAM, ONT.

Mind's Linctum used by Physicians.

## WE HAVE ON HAND A LARGE SUPPLY OF

**Lime, Cement, Sewer Pipe, Cut Stone,**

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## RESIDENCE

That you promised yourself you would have about six years ago. Or what about that family group or dozen of Cabinets, why not consult

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He will call on you and make all arrangements.

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The Chicago and North Western Ry. will sell low one way second class settlers' tickets daily, from Sept. 15th to Oct. 31st, 1905, to points in Utah, Montana, Nevada, Idaho, Oregon, Washington, California and British Columbia. Rate from Toronto to Vancouver, Victoria, New Westminster, B. C., Seattle, Wash., or Portland, Ore., \$12.25; to San Francisco or Los Angeles, Cal., \$44.00. Correspondingly low rates from all points in Canada. Choice of routes. Best of service. For full particulars write to B. H. Bennett, General Agent, 2 East King St., Toronto, Ont. td

The crudest truth is better than the most cultured lie.

Time is the great comforter of grief, but the agency by which it works is exhaustion.

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