BOTH SIDES CLAIM CONTROL OF THE NORTHERN LIFE

Two Factions Battling For Control of Northern Life Assurance Company

' R. C. MacKNIGHT.

Life by the directors of the company

A Question.

pany, it is surely clear that the Sun

whatsoever until the consent of the

finance department and insurance de-

partment is obtained, and the neces-

the assets of the company is repre-

and his family are given as owning 2,331 shares in the Northern Life,

for which the payment shown to

have been made is \$15,650.

sary shareholders also consent.

to fight to the finish

R. C. MacKnight, Deposed as General Manager, Declares Fight to Finish.

MAKES STATEMENT

Tells of Company's Progress and Present Sound Condition.

A financial battle, hourly growing in intensity for the control of the Northern Life Assurance Company, is going on between T. H. Purdom. K.C., president of the company, and R. C. MacKnight, general manager of the Northern, who was discharged from his position yesterday by Mr. Purdom, and the directors of the

Mr. Purdom, in a statement issued last night, said that he and his friends held the controlling shares of stock, while members of the other camp state that the control is theirs.
Mr. MacKnight has given The Adwro has been removed from the gen-vertiser the following statement for eral managership of the Northern

"Believing that the fundamental principles of the business we call life assurance is one of the outstanding services to humanity, and one afternoon, and indicates his intention that is founded on the soundest principles in all commercial life, and principles in all commercial life, and in the interests of the policyholders of this splendid Western Ontario company, the Northern Life, of which London can be proud, I write big letter.

The shares actually owned by what might be termed the Purdom interest are stated in the last blue book of the insurance departing the last of the last blue book of the insurance departing the last of the last blue book of the insurance departing the last owners.

"The time has come for real facts. I am mentioned most prominently as having been dismissed for "good and sufficient reasons." Aside from the personal insinuation, which must be ignored in the outstanding interest of the institution itself, its obligations. The time has come for real facts.

ignored in the outstanding interest of the institution itself, its obligations and the things it has been trusted with by the citizens of London and other communities, I will make a few plain statements.

Board Are Same.

"The statement reported by The Advertiser on the part of Alexander Purdom, a member of the board of directors that I had been discharged for "good and sufficient reasons" canfor good and sufficient reasons' cannot be fully understood until the board, which sanctioned this, is explained in part. The board of the Northern is essentially the board of the defunct Dominion Savings and Investment Society. It will be respectively the soundest legislative insurance act of the Dominion of Canada, 1917, that is, the legal reserve approximating Investment Society. It will be respectively which is required by this act, under the administration of the Dominion of the Dominion of Canada, 1917, that is, the legal reserve approximating that the board of the Dominion of Canada, 1917, that is, the legal reserve approximating that the board of the Dominion of Canada, 1917, that is, the legal reserve approximating the president of the Northern Life, Mr. T. H. Purdon K. C., points out that the decision of the Dominion of Canada, 1917, that is, the legal reserve approximating the president of the soundest legislative insurance acts of the Dominion of Canada, 1917, that is, the legal reserve approximating the president of the soundest legislative insurance acts of the Dominion of Canada, 1917, that is, the legal reserve approximating the president of the soundest legislative insurance acts of the Dominion of Canada, 1917, that is, the legal reserve approximating the president of the soundest legislative insurance acts of the president of the soundest legislative insurance acts of the company operating under one of the soundest legislative insurance acts of the company operating under one of the soundest legislative insurance acts of the company operating under one of the soundest legislative insurance acts of the company operating under one of the soundest legislative insurance acts of the company operating under one of the soundest legislative insurance acts of the company operating under one of the soundest legislative insurance acts of the C., points out that the decision of the company operating under one of the company operating under one of the soundest legislative insurance acts of the company ope membered that the board of the Do- act, under the administration of the minion Savings was T. H. Purdom, minister of finance of Canada, and the executive head of the insurance president; Llewellyn Purdom, directory of the Savings was T. B. Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, vice-president; Llewellyn Purdom, directory of the Savings was T. H. Purdom, was T. H. Purdom, was the savings was T. H. Purdom, was T. H. Purdom, was the savings was T. H. Purdom, was T. H. Purdo tor; Thomas A. Rowat, director; Nathaniel Mills, director and manis, beyond question, one of the most outstanding deputies serving the Dominion government. ager. This group, with the excep-tion of T. A. Rowat, formed and still

official positions, with the exception that I was manager of the company, "Notwithstanding this situation to control the policy-preciated, I submit that in the latter part of 1918 I was given the first authority in the field or selling end of the company, which was combined that this shall be so, and of the company, which was combined that this shall be so, and in the possibility that this shall be so, and an ready and willing to make every undertaken. At the end of 1918, and a approximately \$13.
600.000 of insurance in force, and in the four years, to the end of 1922, the four years, to the end of 1922, the business increased to approximately sharped and the state of th

Company's Growth

"In other words, the progress of the company in total business in force in the last four years approximates three times that in force as the result of the first twenty-two years of operation, with equivalent increases in assets, premium income, and most desirable of all, surplus to policyholders. During the period mentioned the Northern Life made greater progress than the record of any company now in business, and of the same relative size in promium income and general growth. This can be ascertained from the returns to the insurance department, and is ample proof that there is heed for explanation of the true reason for my width. tion of the true reason for my widely-published dismissal, which is a compined injury to myself and the in-

stitution which I have whole-heartedly served.

"Surely it is clear to all who have a reasonably open mind that a full statement of the reason is "for good and sufficient reasons"—to the Purder of cases paid a premium of

Vin St-Michel

(ST. MICHAEL'S WINE)

has for years served physicians

faithfully, and will, as a good

RECONSTRUCTIVE TONIC.

readily assimilated easily

metabolized, prompt in action

AT DRUGGISTS ONLY

CHILDREN CRY FOR

MOTHER: - Fletcher's Castoria is a pleasant, harmless Substi-

tute for Castor Oil, Paregoric, Teething Drops and Soothing

Syrups, prepared for Infants in arms and Children all ages.

To avoid imitations, always look for the signature of Charttletchere

Proven directions on each package. Physicians everywhere recommend it.

and reliable in results.

T. H. Purdom, K.C., Explains Directors' Action in Dismissal of Manager. MAY SELL COMPANY

President Says Fielding Has Not Yet Given a Decision.

not the case with regard to the whole of the Purdom interests.

"There are few shareholders of the ompany who are not fully acquainted with the operation of bylaw No. 17 of the company as mentioned above. On referring to the recent is-sue of September 21 of the Financial Post again, we find an indication of a struggle for control of the Domin-David Mills and E. Jones Parke." a struggle for control of the Domin-ion Savings and Investment Society. The evident purpose is to place the trusteeship of the Dominion Savings and Investment Society shareholders assets, when the depositors and debenture holders are paid, in the hands of men who for many years previous to the failure of the Dominion Savings held the chief authority.

"It is most desirable that shareholders and policyholders ascertain the facts. The department of insurance at Ottawa exists mainly as protection to the public for just such instances as this. Any statement made about, or any information de-sired by policyholders or shareholders may be secured from the superin

71 Nothing agrees to the sale, the Northern Life that the superintendent of insurance Assurance Company, with head at O offices here, may be sold to the Sun deal." Life, at a price of \$126.50 per share according to T. H. Purdom, K. C., president of the company.

The Northern Life is in splendid condition financially, and therefore condition linancially, and increases the superintendent of insurance at Ottawa, it is stated, does not approve of the company being sold or merged when it is sound in every way, but the pregident of the way, but the president of the Northern Life, Mr. T. H. Purdom, K. C., points out that the decision rests entirely with the minister of finance, Hon. W. S. Fielding, and he has not made public his decision

part to secretly buy up stock in the company, and after talking affairs over with several directors of the company, Mr. Purdom decided, ne said, that it would be in the best interests of the Northern to dispose of it to another company with the results of the board of directors in dismissing

Denies Buying.

"With regard to the suggestion of sale of the company to the Sun Company, it is surely clear that the Sun who are backing him?" Mr. Clarke Company cannot take any action was asked. "No, we are not," was the reply.

"We are buying it for ourselves. Northern Life stock looked like a fair speculation to us, and we "Less than half of one per cent of bought,

"How much did you buy?" was the sented by what is termed the Purdom next question.
interest. "Not much," stated Mr. Clarke. We

Refers to Post.

A recent article in the Financial Post states that "Mr. Purdom and his family are given as owning that talked to Mr. Macknight yesterday, and his family are given as owning that stated that Northagan Life stack but stated that Northern Life stock was not mentioned. The discharged general manager in

On the an interview with The Advertiser the Purstated that the fight for control of the basis of the attempted sale, the Pur-dom family would apparently receive stated that the fight for control of the stock was not over by any means. He nancial interests backing him up, and that the fight would be as he ex-"More power to your elbow, Mac," friend called to him as he left the

Northern Life office for the last time yesterday afternoon.
"You bet," said Mr. MacKnight, as he hurried to the elevator in the Do-minion Savings Building, where the head office of the company is located.
The vice-presidents, Alex. Purdom and W. S. Calvert, took over Mr. MacKnght's duties yesterday after-

Gives Statement. Mr. T. H. Purdom gave The Advertiser the following statement for publication describing his position: "Statements have been made that Mr. Purdom and those associated with him control the Northern Life by unpaid shares. This is absolutely false, as Mr. Purdom either owns or controls the majority of paid-up shares, partly paid, as well as 10 per cent paid. Mr. Purdom had no intention whatever of selling the Northern Life, which he believed would in a short time continue to pay dividends, but, and we was very unwilling to believe it, he found the manager and those associated with him were endeavering to buy up control of the stock at far less than its value. He wrote several letters to Mr. Macknight to call Mr. Master, his broker, off, and as far back as last May met Mr. Master and Mr. Macknight in

"Mr. Macknight and Mr. Purdom called on the editor of one of the insurance papers, who quite agreed with Mr. Purdom's views, that it was an unfair thing for a manager to do, to apply to the shareholders to buy the stock at less than its value. An agreement was then made with Mr. Macknight and Mr. Master and Mr. Purdom that they would make no the teacher of the class. The major further attempt to buy stock. Purdom continued on in perfect confidence, believing that the agreement would be carried out, but discovered that they were secretly buying up all they could, and he discovered that at Chatham, they had bought from some of the oldest and best shareholders of the company, at very low rates. Mr. Purdom consulted with John A. Walker, K.C., of Chatham, who advised him as one of the directors, to endeavor to arrange a

Offer From Sun Life. "An offer was obtained from the Sun Life that they would pay 100 cents on the dollar for all money paid in and \$26.50 per share for all shares. The Sun Life would take care of the staff and would take over all the evening.

contracts of the Northern Life. They would treat the staff as if they had been in the employment of the Sun Life during the whole time they had been in the employment of the Northern Life, and they would take the manager over, increase his salary and continue him. and continue him "This proposal requires the assent to the proposal, it will be carried out.

posal was submitted to him and his decision has not yet been obtained.

"If the minister of finance assents to the proposal, it will be carried out. It he doesn't consent to the proposal, the company will continue on as it is and do the best it can. It is not likely that the manager and his associates can by any means in their power acquire control, as the control of paid-up stock, unpaid and 10 per cent, is still in the hands of Mr. Purdone and his associates. Under al the circumstances, however, the board

offer of the Sun Life should be ac-

of directors considered it better in the interests of the shareholders, policyholders and staff and everyone

connected with the company that the

Nothing to Say. The majority of the directors last night had nothing to say in regard to the dismissal of the managing director or of the proposal of the board to sell the company to the Sun Life Insurance Company. Three of the board of nine stated that they were not present at the board meeting on Thursday when the decision

to dismiss Mr. McKnight was arrived The Hon. A. B. McCoig of Chatham said, "I was not at Thursday's meeting, and this is the first I have heard of the dismissal of Mr. McKnight. As may be secured from the superintendent of insurance at Ottawa.

"In closing, I emphasize the fact that so far as in me lies the power to do, I shall stand for an honest discharge of my duty as I see it."

"In closing, I emphasize the fact that so far as in me lies the power to do, I shall stand for an honest discharge of my duty as I, see it."

"In closing, I emphasize the fact that company, which. I believe, was \$126.50, was a very fair offer that would take care of the policyholders and sharpholders are described. and shareholders adequately. I mus Providing the minister of finance say I was both surprised and sorry head at Ottawa would not sanction

> "Very Desirable." Walker, K.C., of Chatham.

said, "I was not at the meeting of the directors on Thursday, and I have nothing to say as to the decision to understand by what I believe to be a reliable authority that the shares of the Northern Life Assurance Comof \$70 to \$80, and I knew that the Sun Life was offering \$126.50. I am R. C. MacKnight, general manager sorry that the Ottawa authorit

from a working quorum of the Northern board, with the identical policyholders of this company want with the exception of the Northern board, with the exception policyholders of this company want with the Sun Life and the above price to sell the Northern Life to the Sun Life Company."

ositors of the defunct company, hold such a small part of the whatever happens it will not en-danger our position or affect the oldings of the depositors. It is enirely an internal dispute among the directors and officers concerned for the control of the company.

Financial Post.

The latest issue of the Financial Post comments on the situation in the following terms:

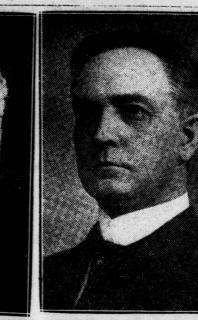
"The proposed plan of the sale of the Northern Life of London, Ontario, as revealed in the affidavit filed to the end of securing an injunction reintimated that there were strong straining the Huron & Erie Mortgage Corporation from advertising shares of the Northern Life for sale, has behind it a fight for control of the Northern Life.

"T. H. Purdom, the president of the Northern Life, and of the Dominion Savings, whose present position is dealt with in another article, conducted the negotiations with the Sur ducted the negotiations with the sun Life and effected at least a tentative agreement to purchase the stock of the Northern Life at \$100 (par) per share, plus \$26.50. While the deal is held up, and is even said to be off since the Sun Life is not ready to go ahead, finding things somewhat less clear than they had expected, it would have been an attractive deal for all shareholders, but seemingly would have been particularly favorable for Mr. Purdom. He and his family are given as owning 2,331 shares in the Northern Life for which the payment shown to have been made is \$15,650. For these shares, on the basis outlined, the Purdom family would apparently receive \$77,-421. The other shares in the Northern Life are fully paid up.

"Other bids for the stock of the Northern Life are said to have been made, at least at par, by companies anxious to get the business of this company. Other interests, however, aim to keep the Northern Life as a separate entity, and it is understood this plan is favored by the inspector of insurance, the Northern Life having done very well under able and aggressive management in the last few years, and being in a good posi-

KITCHEN SHOWER HELD.

The Builders' Class of the Wellington Street Methodist Sunday School held their first business meeting of the 1923-24 season Thursday evening at the home of Mrs. Halliday, who is Mr. portion of the evening was not, however, devoted to business, as a kitchen shower was given to Mrs. W. Jeffrey, a member of the class, and a recent bride. Mrs. Jeffrey, who was formerly Miss Marjorie Earle, was the pleased recipient of an exceptionally fine assortment of kitchenware, and responded very becomingly to the good wishes of her friends. It was decided, during the business discussion, that future meetings would be held twice monthly at the homes of the class members in ro-tation and that during the meetings various forms of welfare work would be performed. At the close of the discussion some games were played, followed by a few musical numbers and an enjoyable supper closed the





PROMINENT IN NORTHERN LIFE FIGHT

Above are four prominent officials of the Northern Life Assurance Com pany, who yesterday dismissed R. C. MacKnight, formerly general manager, because of his activities in purchasing stock in the company. On the upper dismiss Mr. McKnight. The proposal left is T. H. Purdom, K.C., president of the company; upper right, W. S. to sell the company to the Sun Life Calvert, ex-M.P., vice-president; lower laft, Alexander Purdom, vice-presi-Company was, in my estimation, a dent, and lower right, J. Wilson Purdom, secretary-treasurer. W. S. very desirable one. I was given to Calvert and J. Wilson Purdom are to assume Mr. MacKnight's duties until a new general manager is appointed. President T. H. Purdom states that Hon. W. S. Fielding, minister of finance, has not yet given his decision repany were worth in the neighborhood garding the proposed sale of the company to the Sun Life Assurance Com-

Northern Life Assurance Was Incorporated In 1894

Firm Has Shown Gradual Growth Since Founding-Results of

Dominion Savings Company. Our only interest in the present state of affairs is that of the safety of the Frank E. Leonard, David Mills, F. A. Fitzgerald, and William John stock of the Assurance Company that Reid. The company, in accordance such Reid. The company, in accordance such a company, was solved with the act of incorporation, was the selection of John Milne, on organized at a meeting in the Tecumseh House in London. At that meeting John Milne was appointed extraordinary energy made manager, the Hon. David Mills, presi- felt and resulted in the rapid and dent, E. Jones Parke, first vice-president, and Thomas Long of Toronto

second vice-president. Among the directors were the fol lowing distinguished men in Europe and the Dominion: Lord Strathcona and Mount Royal; Sir. A. P. Sherwood, commissioner of Dominion police at Ottawa; JohnBreakey, president of the Quebec Bank of Quebec: and John Davis, then mayor of Windsor

Company Organizers. The organizers of the Northern Life selection of lives, which,

The appointment of lems confronting the inception suggestion of T. C. Irving of Toronto. From the first day Mr. Milne entered the office, his typical industry an securely built business that is the Northern Life today. He continued in the management until 1914, when he retired. He was succeeded by W. McMurray, and he in turn by R C. McKnight, the present managing director.

The offices of the company are situated on the first floor of the Dominion Savings Building, and the growth of the company is very similar to that of the city itself. Used Care.

The management, which at all times its history has been of a high order, has manifested a care in the





Leaves Toronto, (Union Station) for Port Arthur, Fort William. Winnipeg, Brandon, Regina, Moose Jaw, Calgary, Revelstoke, Vancouver, Victoria, and Seattle. Close connections at Winnipeg for Saskatoon and

EQUIPMENT

Coaches, Dining Car, Tourist and Standard Sleepers, Compartment Observation Car.

of life insurance seekers.

The healthy position of the com-

The healthy position of the company is shown by the following figures and statements from the last report issued by the directors, covering the work done in 1922:

ing the work done in 1922:

those of the leading Canadian companies."

capital of \$490,377.50 and the amount sum of \$670,429.11, which is the sur-plus fund over and above the reserve on the government basis, and is ad-

further increase in efficiency during the past year. The condition of the organization is now such that constructive expansion will be possible n the future with less expense than heretofore. "The insurance in force has been ncreased by the sum of \$4,071,906.50.

"The reserve fund now amounts to \$3.648.861.31, being an increase of \$231.667.39".

Street Church, St. Thomas, has received a hearty and unanimous cal to the Union Church, Niagara Falls

come was \$1,185,803.15.

the company, has always recom- ed to policyholders and beneficiari mended it to an ever-growing body during the year was \$827,986.81. "The average rate of interest earne on the net ledger assets was 6.91%.

Speaks of Future.

set aside for participating policy-holders of \$28.145.26, amounts to the Northern Life Assurance Company well-known financial man in London said recently: "Situated as it The report goes on to say in part:
"In our last year's report we stated that 'notwithstanding adverse business conditions, the results of the year's work are the most satisfactory since the company was organized.'
Despite even worse business conditions. The officers of the company that the control of the property of the company that the company can look forward confidently to a period of constantly expanding growth and unsupplied that the control of the company can look for stantly expanding growth and unsupplied that the control of the company can look for stantly expanding growth and unsupplied that the control of the company can look for stantly expanding growth and unsupplied that the control of the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and unsupplied that the company can look for stantly expanding growth and the company can look for stantly expanding growth and the company can look for stantly expanding growth and the company can look for stantly expanding growth and the company can look for stantly expanding growth and the company can look for stantly expanding growth and the company can look for stantly

Despite even worse business conditions during 1922, we are pleased to report still better progress during the past year.

"The insurance in force amounts to the sum of \$30.463.796.50, and the assets amount to the sum of \$4.495, 263.49.

The officers of the company, as named in their annual report are in their annual report are the first and in their annual report are the first and in their annual report are the first a 263.49.

"The following notable results have been accomplished during the past year:

"The field methods instituted January 1, 1921, have resulted in still McKnight, managing director; J. Wilson Purdom, secretary: C. R. A. B. McCoig of Chatham, J. Walker, K. C., of Chatham, M. M

NIAGARA FALLS CHURCH CALLS ST. THOMAS PASTOR

Rev. H. E. Thorneloe, B.A., of Alm \$231,667.39."

"The amount of business written and revived was \$9,793,238.00, being an increase of \$1,161,587.00, which is 13.5%.

"The surplus was increased by \$144.314.38.

"The premium income almost reached the million dollar mark, being \$913,437.37, and the total business." ing \$913,437.37, and the total business his brethren in the presbytery income was \$1,185,803.15.

Should he accept the call, he will be The total amount paid and credit- followed by the best wishes of all.



Announcing

THE RULES

They are few and plain

Essays or stories must not be over 500 words in length and written on one side of sheet

Name and address and age of

entrant must be on the top of first page, and if attending school, name of teacher.

. Facts must be historical accurate.

Contest is open to all boy and girls up to 18 years of age.—Neatness, originality an good composition will hav first consideration.

Second—
\$25.00 in gold.
For the five next best essays, \$5.00 in gold.

For the five next best essays, \$5.00 in gold.

First-\$100.00 in gold.

Second— \$25.00 in gold.

GRAND PRIZE

For best Essay in either class, \$200.00 in gold, or trip to New York for Mother and the successful contestant. The winner of this prize will not be eligible for any of the other prizes.

-Address-

Secretary—Laura Secord Historical Essay Contest. 61 College Street, Toronto, Ont.

. Classes and Prizes. Class A. First—\$100.00 in gold.

Laura Secord Historical **Essay Contest**

The devotion and loyalty of Laura Secord, the heroine of 1812, is one of the brightest spots in Canadian History. Her heroism shines out through the years as an emblem of patriotism and pluck that is a model for our lives to-day.

Yet how many boys and girls know that once Canada's fate hung on this dauntless woman's courage-that this devoted woman braved almost certain death to save her country. To develop a greater interest among the boys

and girls of our schools and to encourage them in

a study of the history of our country, Laura Secord Candy Shops are offering \$500.00 in gold for the best Essay, Short Story or Composition on the life of this patriotic Canadian woman.

Contest Open to Everyone

The contest is open to everyone up to the age of eighteen, but to make it more fair, there are two classes, seven prizes in each and one special prize of \$200.00 in gold or a free trip to New York for the boy or girl, and of course Mother must go along too.

A fine chance for some bright Canadian voungster to treat his Mother to a trip to New York.

The Judges are as follows:

R. W. Doan-Secretary, Ontario Educational Association. John R. Bone-Managing Editor, The Daily Star, Toronto. Harry Anderson - Assistant Editor. The Globe. Toronto. Geo. E. Scroggie-Advertising Manager, The Mail & Empire, Toronto.

J. S. Snider-News Editor, The Evening Telegram, Toronto. Fifteen prizes amounting in all to \$500.00 in gold will

be awarded by the judges according to the conditions and distributed not later than December 1st. Contest closes October 31st, 1923—decision to be announced about Novem-

The conditions are easy—the prizes are worth while and we hope every boy and girl will try for one. Additional information may be obtained at any of the Laura Secord Shops, or by mail to-

Laura Secord Historical Essay Contest 61 COLLEGE STREET, TORONTO, CANADA