

INSURANCE FREE

An Endowment Policy in this Company gives your family protection during the 10, 15, 20, or 30 years which the policy takes to mature, and at the end of that time all you have paid for it is returned to yourself with good interest thereon. *In reality, if you live, the insurance protection you have had will have cost you nothing*, while the money invested will have brought good returns.

Nor do you run chance of loss in the meantime. If through mishap you should have to cease payments on your policy at any time after it has been running three years, you would at once receive such a liberal return of cash, or such a large amount of paid up insurance, or, if you preferred, your insurance would be extended to the end of the Endowment Period free of charge and such a liberal cash payment made you then that the cost of the policy up to the time of its surrender would be only nominal.

In fact the Endowment Policies of the Manufacturers Life cannot be excelled either as insurance or as investment propositions.

Write for rates, giving your age next birthday, to the Advertising Department.

THE MANUFACTURERS LIFE INSURANCE COMPANY
HEAD OFFICE, TORONTO, CANADA

BEAUTIFUL BEDROOM FURNITURE

It's with a very complete idea of what the statement means that we say that nowhere else will be found so large an assortment of really beautiful bedroom furniture as in this store. We pride ourselves on our magnificent showing.

The designs are dainty, unique, and in many cases exclusive—simple as well as elegant. Some of the handsomest pieces of furniture that you have seen anywhere will be found in mahogany, bird's-eye-maple, enamel and oak.

We show by far the largest stock of brass and enamel bedsteads of any other season—and we have always been in the lead in this particular line.

JOHN KAY, SON & CO., Limited
36-38 King St. West, Toronto