

## 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.

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## 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 the thirty-six years amounted to the enormous sum of \$201,560,555. Of this amount \$156,000,789 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 paid-up capital for more than \$225,000. 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 industries.

## 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 dividend for ten years ending December 31st, 1904, paid by 138 Joint Stock Fire Assurance Companies of the United States, as compiled from official reports, has averaged 25 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 \$4,490,886.25, and when it is remembered that the rates for fire insurance are today practically 50 per cent. to 100 per cent. in excess of the rates charged during the bygone years, the Insurance Department, it will be readily seen that the business is now fixed 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.

## PUBLIC AMUSEMENTS.

It is probable that the most fashionable audience of many seasons will be on hand at the Princess Theatre next Monday night to witness the performance of "The Crossing" by Mr. Churchill. The play, which is a new production of recent years, has many friends here, and several theatre parties have already been arranged to take in the performance. "The Crossing" deals with one of the most fascinating dramas in the history of the theatre. The theme is a vigorous, virile one, and is full of romance and love interest. The story is new, and that section of the country was under the control of the Spaniards, but inhabited largely by

Frenchmen. It is a tale of the winning of the wilderness, and of the men who won it. The characters are vivid, and the action is full of interest. The play is a new production of recent years, and has many friends here, and several theatre parties have already been arranged to take in the performance. "The Crossing" deals with one of the most fascinating dramas in the history of the theatre. The theme is a vigorous, virile one, and is full of romance and love interest. The story is new, and that section of the country was under the control of the Spaniards, but inhabited largely by

Mrs. Temple, Mabel Bert, Antoinette De St. Gre, Violet Houk; Baroness De Carondelet, Laura Clement; Mme. De St. Gre, Eugene Uthman; Madame Bouvet, Madge Olinger.

Elsie Janis is at the Grand Opera House next week in a magnificent revival of "The Little Duchess," and will give a performance both clever and artistic. On previous visits to the city Miss Janis was on the vaudeville stage, and her imitations were so exact.



ELSIE JANIS (imitating) in "The Little Duchess" at the Grand.

cooingly clever and interesting that there were many who predicted a bright and a most successful future for the little Miss. Miss Janis was the star in "The Fortune Teller," playing the role formerly assumed by Alice Nielsen, and her reception was as enthusiastic as that of her predecessor.

Next week at Shea's Theatre as a headliner Nella Bergen will make her first appearance in this city. Miss Bergen is well known in Toronto, having appeared at different times in support of her husband, Dr. Wolf Hopper. Miss Bergen will appear later in the season in an opera which has been written for her by John Philip Sousa, and for a few weeks only will she appear in vaudeville. Miss Bergen will be heard at Shea's in a repertoire of songs, the feature of which will be the gypsy song from "The Bride-Elect." Nick Long and Adelaide Cotton are presenting their famous imitations of Mrs. Pike as "Lash Klechka." Augusta Glose will also be seen in her original musical monolog. Miss Glose is a dainty and talented young woman, and sits at the piano and sings songs that always are a hit. Watson, Hutchins and Edwards will be seen in their funniest

of skits. "The Vaudeville Agency" and Los and Fay Durbelle have something unique in their shadowgraphs. The Four Famous Londoners have a marvelous casting act, in which they will introduce single and double pirouette twirling, and double somersaults of all kinds. Kennedy and Rooney will present a great comedy dancing act. Belle Hathaway, the famous woman animal trainer, will present her baboon and monkey circus. The bill will close with new pictures in the kinetograph.

Lincoln J. Carter's latest and by many pronounced his best effort, "Too Proud to Beg," is the attraction at the Majestic Theatre next week. The story is said to fit the title of the piece to perfection. The heroine, who is thrown on her own resources, with her two children, after it is revealed that her husband has been murdered, spurns with contempt the smooth villain's advances for her heart and

MARY SERVOS, in "Too Proud to Beg" at the Majestic.

hand, and his offer of gold, preferring starvation and death to a loathsome marriage. The husband makes his appearance after a serious illness, as a result of being dragged out of a fire in which he was trapped. At this juncture his two children are stolen from him, and he is forced to seek them. Being a detective he disguises himself, locates their hiding place and rescues the babies. The cast includes the Boylan children, late of the "Eight Corners" family, in an acrobatic turn.

If you desire to enjoy a good laugh, hear good singing and gaze on a number of young and pretty girls, visit the Star Theatre during the coming week. T. W. Dinkins' Innocent Maids Company has decided to give a new and different performance, and the performance is bright, breezy and sensational. Two musical melodramas in the form of burlesque make up the program, but allowance is made for a really excellent "Gaiety" bill, which will be presented. This includes Eugene Grey, illustrated songs; Deonzo and Elliott, comedy acrobats and barrel jumpers; Alene and Hamilton, singers and dancers; Lida Dexter, the statuesque blonde; and others. "Night at Newport" and "The Diamond Palace" are the two burlesques.

Of the present day soprano who have undertaken roles, Madame Emma Eames is the only really great singer who has not yet been heard in Toronto. There is, therefore, the greatest interest in her appearance at Massey Music Hall on Friday evening of next week. She is now in the full maturity of her vocal powers, and her voice is as clear and sweet as ever. Her repertoire is so dramatic and powerful as last season, when she won the highest critical commendation in the important roles of Aida, Elza and La Tosca. At the conclusion of her brief concert tour this year she will rejoin the Metropolitan Opera Company for the New York season only. She will be assisted on Friday evening next by an excellent company composed of Emilio de Gogorza, the baritone, who has great gifts as an interpreter of Wagner, Holm, and others; and Amherst Weber, the composer-pianist. An immense attraction will also be the singing of Gounod's beautiful "Miserere" by Mr. A. S. Vogt and his choir, with Madame Eames as soloist.

HARNESS TO BE DEARER OWING TO LEATHER ADVANCE

The price of harness is to go up on account of the recent advance of 15 per cent. in the price of harness leather. No. 1 district of the Master Harness Makers' Association of Canada held at their last meeting to call a general meeting for a closed shop; for the establishment of an international defence fund, and authorizing the president to appoint an organizer wherever he sees fit.

Left Him Thirty Cents.

John Watson, a newly-arrived immigrant, is complaining of the loss of \$3. He said four young men robbed him of everything except 30 cents.

For injuries received in a collision between a horse wagon and a street car, Capt. Charles O. Ardagh was given \$2,000 damages by the jury in the civil assizes yesterday. On Nov. 24 last the Russian street horse wagon was struck by a car at the corner of Wellesley and Sherbourne streets. The wagon was upset and Ardagh thrown to the ground. The Toronto Railway Company employees stated their car was not travelling at an unusual rate, but H. H. Dewar, K.C., brought out the admission that at some points in the Belt Line circuit it was necessary to run twelve miles an hour.

Hundred Workmen Buried.

St. Petersburg, Oct. 6.—A five-story building in course of construction collapsed to-day and a hundred workmen were buried in the ruins. Up to the time this dispatch was filed only seven of the men had been extricated. They were seriously injured.

Japan Wants Trade.

Tokyo, Oct. 6.—The sessions of the Associated Chambers of Commerce were closed to-day after the delegates had passed a resolution to memorialize the government on numerous points calculated to advance and develop national trade, industry and finance.

Declare for Closed Shop.

Buffalo, Oct. 6.—The delegates to the convention of photo engravers have declared for a closed shop; for the establishment of an international defence fund, and authorizing the president to appoint an organizer wherever he sees fit.

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## Your Tongue is Coated!

LOOK inside your watch cover and see! That's bad business, Bill!

What you been eating? What were you drinking? What kind of Lary Chair did you take exercise in?

Now don't think it doesn't matter!

Because, it's your Bowels that talk now, every time you open your Mouth.

That doesn't help your Popularity, nor your Earning capacity.

Besides, a man with bad Bowels is in a bad way.

And, a Coated Tongue, or a Bad Breath, are sure signs of bad Bowels and poor Digestion.

Go and take a Ten Mile Walk, for Exercise!

"Finest thing in the world for Constipation, Indigestion, or Dyspepsia, Ten Mile Walks."

Have you tried? Too Lazy? Well, there is another way. Take Artificial Exercise for your Bowels. That's—CASCARIS.

They rouse the Bowel Muscles, just as a Cold Bath freshens Athletic Muscles. Waken them up. Strengthen them so they Contract and Expand the Bowels and Intestines in a healthy active manner.

That's how these muscles work the Food along, through your thirty feet of Intestines, to its Finish.

That's how they squeeze Gastric Juice into the food, to Digest it.

That's how they make the millions of Little Suckers in the Intestines draw the Nutrition out of Food, and transform it



into Blood, Brawn, Brain and Bone.

No purging from CASCARIS, because there is no flooding of the Bowels with a waste of precious Digestive Juices, as with Salts, Castor Oil, "Physic," etc.

CASCARIS acts like Exercise, harmless, pleasant, simple, convenient, but sure as Shooting.

The little Ten Cent Box, carried in your Vest Pocket constantly, is sure protection against the results of—

—Late Suppers  
—Cheerful Roaring  
—Rapid Eating  
—Slow Walking  
—Easy Chair Athletics  
—And Lazy Living.

One tablet taken whenever you suspect you need it will insure you against 90 per cent of all other ills likely to attack you.

Because 90 per cent of these ills begin in the Bowels, or exist through poor Nutrition.

CASCARIS don't purge, don't weaken, don't irritate, nor upset your stomach.

CASCARIS are warranted to Cure Constipation, Indigestion, or your money back.

Ten Cents, at all Druggists. Be very careful to get the genuine, made only by the Sterling Remedy Company, and never sold in bulk. Every tablet stamped "CCC."

A sample and the famous booklet "Course of Constipation," Free for the asking. Address Sterling Remedy Company, Chicago or New York.

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The ONLY "GRAND PRIX" Pens.

Exclusive Awarded for Best Pens.

No. for BANKERS—Barrel Pens, 225, 226, 262. Slip Pens, 332, 305, 227, 166, 404, 7000. In fine, medium, and broad Points. Turned-up Point, 1032.

Children have cheeks like roses

NEAVE'S FOOD

YOUR AILMENT IS NATURE'S REPROOF. TO OVERCOME THAT AILMENT YOU REQUIRE NATURE'S ASSISTANCE.

ENO'S 'FRUIT SALT'

Is Nature's Own Remedy, and an unsurpassed one. It is peculiarly adapted for any constitutional Weakness of the Liver, possesses the power of reparation when digestion has been disturbed or lost, and places the invalid on the right track to health.

CAUTION.—Examine the Capsule and see that it is marked ENO'S 'FRUIT SALT', otherwise you have the incorrect form of flattery—IMITATION.

Prepared only by J. C. ENO, Ltd., 'FRUIT SALT' WORKS, London, S.E. Eng., by J. C. ENO'S Patent.

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THE TORONTO NAUHEIM 588 CHURCH STREET.

Dr. Osler in his sixth and latest edition of "Practice of Medicine," says that the best cases for the Nauheim Treatment are those of myocardial weakness from whatever cause. The neurotic heart is often much benefited.

The Nauheim has recently added to its staff the services of an expert masseur.

Rheumatic cases are carefully and scientifically treated.

Physicians' orders are faithfully followed under the supervision of the graduate nurse in charge. Accommodation for a limited number of permanent patients. Treatment by appointment only.

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## \$2000 LESS THAN COST

179 Jameson-avenue is a solid brick house, built in the year 1891, when wages were just half what they are to-day, and material was 25 per cent. cheaper. It is a well-built house, and is situated on the finest street in South Parkdale, facing Leopold-avenue.

I can sell this house for \$2000, less than it would cost to build one just like it. And you will save money on the lot.

For \$5000 I will give immediate possession of this handsome 10-roomed residence, five rooms on the ground floor, five on the second floor, and an attic which could be turned into three large rooms.

A wide handsome piazza and verandah.

The lot is 40 feet wide, and there is plenty of light and space on both sides of the house.

Shade trees and shrubbery. You can search all Toronto over and you will not find such another bargain as this. I have moved to another city or I would not sacrifice such a desirable property.

Easy terms of payment. If you are paying \$40 a month rent you can buy this house with \$1000 cash and carry it at a cost of \$25 a month. That is, your \$1000 would be paying you 18 per cent.

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Strength of body—strength of mind! Who would not possess it if they could? It is nature's greatest gift—our most valuable possession. Without this strength life is a failure, with it everything is possible. Almost every man made strong, but few have been taught how to preserve this strength. Many, through ignorance, have wasted it recklessly or used it up excessively, leaving the body exhausted, the nerves shaky, the eyes dull and the mind slow to act. There are thousands of these weak, puny, broken-down men dragging on from day to day who might be as strong and vigorous as ever were it they would only turn to the right source. Electricity cures these weaknesses. It gives you back the very element you have lost. It puts new life into the veins and renews the vigor of youth. For 40 years I have been curing men, and so certain am I now of what my day who told me that I will give to any man who needs it my world-famous DR. SANDERSON'S FREE UNTIL CURED. You pay nothing, but upon request I will furnish you with the Belt to use, and if it cures you may me my price, and if you are not cured or satisfied, return the Belt to me and that ends it.

As I am the originator of this method of treatment and have made it a great success, there are many imitations of my Belt, but my great knowledge, based on 40 years' experience, is mine alone. My advice is given free with the Belt.

This offer is made especially to men who lack strength and vitality, who have drains, losses, impotency, varicocele, etc., but I also give my Belt on Liver and Stomach Troubles.

Call or write for a Belt to-day; or, if you want to look into the matter medical uses, which I send free, sealed, by mail.

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