Capital Authorized, \$1,000,000

To New Insurers

holders. It costs money to be the 'biggest."

A large surplus is of no benefit to a new policy-holder. It is made up of dividends belonging to the

older policy-holders, who, instead of drawing their dividends each year, have allowed them to accumulate for a

period of years. It would be a case of "Ro bing Peter to Pay Paul," if new insurers received any benefit

any of the regular companies are as safe, if not more so, than deposits made with any of the chartered banks.

conditions, guarantees and premium rates. The rest depends upon the management of the affairs of the

company and the care exercised in the acceptance of risks. This means consideration of the standing of the

and its quarantees with those offered by its competitors. The Company seeks only the best class of business,

and as its operations are now confined to Canada, the healthiest country in the world, a small death loss should

be experienced, which means larger dividends to policy-holders. The premiums paid by Canadians are in-

vested in Canada, and the following men are responsible to the policy-holders for the proper conduct of the

DIRECTORS:

MANAGING DIRECTOR,

George H. Roberts.

The oldest life insurance company is not the best to select for the reason that it is the oldest. Age

The "biggest" company is not the best simply because it has secured the largest number of policy-

All level premium companies authorized by the Insurance Department of Canada to do business in the Dominion afford absolute security to their policy-ho'ders. Deposits, in the shape of premiums, made with

To make an intelligent selection of a company the new insurer should make a comparison of policy

The Crown Life Insurance Company invites a comparison of its policy conditions, its premium rates

at obsit

The future, not the past, is what a new insurer has to consider.

directors who are responsible for the management of the affairs of the company.

from the accumulated dividends of the older policy-holders.

PRESIDENT,

Herbert M. Mowat, K.C.,

General Mairager Niagara Navigation Company, Director The Toronto General Trusts Corporation, Toronto, Cnt.

R. L. Borden, K.C., M.P.,

Frederick W. Thompson,

Samuel Barker, M.P.,

Henry T. Machell, M. D., L.R.C. P., Edin.,

George H. Hees,

Arthur R. Boswell, KC.,

Rodolphe Forget,

President Royal Electric Company, Chairman Executive Committee Richelieu & Ontario Navigation Company, Vice-President Chambly Power Co., Montreal, Que.

The Hon. Sir Charles Tupper, Bart. G.C.M.G., C.B.

John Fey.

Head Office,

may bring its own weaknesses.

affairs of the Company:

PASSENGER TRAFFIC.



Suggestive

## **Useful Gifts**

FOR THE HOLIDAYS.

Costume Lengths.

Pine Gown Lengths Reception, Matinee, Dinner and ing Dresses; in Crepes des Chenes, selines des Soies, etc.

For Ladies at \$1.00, \$1.25, \$1.50, \$1.75, \$2.00, \$2.50, \$3.00, \$3.25, \$3.50, \$4.00, \$4.50, \$5.00, \$6.00.

For Gentlemen at \$1.00, \$1.25, \$1.50, \$1.75, \$2.00, \$2.50, \$3.00, \$3.50, \$4.00, \$4.50, \$5.00, \$6.00, \$7.50.

Neckwear Novelties

Chenille and Chiffon Neck Ruffs, Jabots, Lace Collars, Collarettes, hand-some Spanish and Chantilly black and cream Lace Scarves and Mantillas, Berthas, Fichus, Sequin and Lace Col-lar and Cuff Sets.

Black and Colored Kid Gloves.

A Sale of Ribbons, Elegant Plain Satin Colored Ribbons,

JOHN CATTO & SON

King Street-opposite the Post-Office.

For qualities not so good double the price is sometimes paid.

mirell are the subject. Ours are the finest that

we can buy. The styles are exclusive and the

prices are most inviting.

Ryrie Bros., JEWELERS, Cor. Yonge and Adelaide Streets, Foronto.

One Quality

Diamonds - as we sell them-are within the reach of almost any

This Three-Stone Diamond Ring is a marvel of No. 944-Price \$165.00

We sell finest quality only. Ryrie Bros.,

Few Days

But few days intervene between to-day and Christmas.

They will try the full capacity o our Stationery Department. Monogram Paper and Engraved Visiting Cards should be ordered now.

> Ryrie Bros., JEWELERS, Cor. Yonge and Adelaide Streets, Toronto,

Otherwise we cannot promise de-

livery before Christmas

Treating Practice is Wrong and They Would Like to See It Unfashionable.

WORSE AT CLUBS THAN SALOONS

egislation Would Not Be Effective -Better Class Should Set the Example.

"Make it fashionable not to treat, and the populace will fall into line." Sentiments of this kind were express-Suitings and other Dress Fabrics, in ed to The World yesterday by gentlemen spoken to in regard to the treating for suit and dress length presents, at for suit and dress length presents, at \$2.00, \$2.50, \$3.00, \$4.00 each. men spoken to in regard to the treating system." Like others, interviewed on the subject, they regarded the system as the cause of nearly all the evil of the liquor traffic, but just how to prevent it was a comundrum for which they would not venture a solution, other than that of the gradual process of education. As to treating in clubs, they saw in it an injurious, as well as an expensive practice one Rich black silks, in dress lengths, as well as an expensive practice, one gentleman asserting that in his opinion ultable for presentation. Peau de gentleman asserting that in his opinion it was worse there than in the bar-

Rich black silks, in dress lengths, so well as an expensive practice, one gentlemen asserting that in his opinion it was worse there than in the barroom.

Some of them seen expressed themselves as follows on the subject:

8.1.50; Figured Taffetas. \$1.00, \$1.25; to \$1.50; Figured Taffetas. \$1.00, \$1.25; to \$1.50; Figured Taffetas. \$1.50 up: Satin duchess, \$1.00, \$1.25, \$1.50 up: Satin duchess, \$2.00, \$1.25

the people.

Shirt Waist Length Packets.

Containing 3 1-2 yards of silk novelty elast fancy and plain colors; in neat presentation box; several hundreds to choose from, one Shirt Waist length in each—\$1.50, \$1.75, \$2.50, \$3.00, \$3.50, \$4.00, \$5.00, \$6.00. \$8.00, \$10.50, \$12.00 each.

French printed flannel Shirt Waist lengthy is lengths; 2 1-2 yards in each, for \$1.00 and \$1.25.

Umbrellas Initials engraved free of charge.

For Ladies at \$1.00, \$1.25, \$1.50, \$4.00, \$4.50, \$5.00, \$6.00.

For Gentlemen at \$1.00, \$1.25, \$1.50, \$4.00, \$4.50, \$5.00, \$6.00.

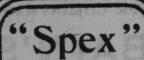
For Gentlemen at \$1.00, \$1.25, \$1.50, \$4.00, \$4.50, \$5.00, \$6.00.

Welfort Boulton: I think it a first-class thing to have it brought to the attention of people that the treating custom is wrong. It would be well if our better class of people would give an example in disapproving of the custom. Then it would be regarded as fashionable and proper not to indulge in treating, and the general public would then gradually drop it. I think it would be well if some association were formed to take the initiative against the custom.

Reginald Northcote: I am decidedly opposed to any legislation referring to the treating custom. The less legislation there is to accomplish impossible things the better.

Worse Than the Bars.

Worse Than the Bars. Dr. William Nattress: I really think that treating in clubs is worse than treating in the bar, and for this reason: It matters not whether you have money with you or not in the club, for



For a person with troubled eyesight a pair of Gold Rimmed Spectacles make a very fitting gift.

If you have such a person in mind ask our Optician for infor-He will tell you how

to make a satisfactory Ryrie Bros.,

JEWELERS. Cor. Yonge and Adelaide Streets, Toronto.



Ryrie Bros., JEWELERS, Cor. Yonge and Adelaide Streets, Toronto.

Fine Pipes A Pipe from "Ryrie's" is a Pipe that will please a smoker.

me would be illesty to secure a larger form the characteristic charics Bondex vice-president form of the proposition as single control by dispersance of the search of the proposition of agricultural societies for the promotion of agricultural

you can simply sign an I O U; while patent; plows, harrows, reaping, rak

you can simply sign an I O U; while in the bar it is a matter of spot cash. The result is that where ready cash is not necessary a person is very apt to unconsciously treat more than he should, and when he goes to settle up finds the account, perhaps, more than he can conveniently afford. The ticket system is an unfortunate thing in any place or institution, and is responsible largely for abuses in treating and drinking.

A prominent barrister: If I could vote to close all the bars I would do so. As to treating or drinking in clubs. I don't see how you can prevent it, so long as the members want to indulge.

NEWFOUNDLAND AND U.S.

Text of Proposed Treaty is Made Public at Last

Washington, D. C., Dec. 11.—The treaty between the United States and Washington, D. C., Dec. 11.-The

Washington, D. C., Dec. 11.—The she gives to any other country. The treaty between the United States and treaty, if ratified, is to remain in force Great Britain regarding commercial re- for five years. lations between the United States and WESTERN GRAIN BUSINESS. Newfoundland was made public to-Its Effect on Boston and Montreal

on Newfoundland fishing vessels.

Under article 2, salted codfish, cod, share of the grain business which will dent, W A Hamilton; treasurer, Harry



VICE-PRESIDENT,

Benj. Heartz,

Francis H. Clergue,
President Algoma Central Railway Company, Sault Ste. Marie, Ont.

Col. The Hon. David Tisdale, P.C., M.P.,

Randolph Macdonald.

Vice-President The Sovereign Bank of Canada, Member of Firm of Messrs,
Manuing & Macdonald, Contractors, Toronto, On:

W. Barclay McMurrich, K.C.,

Frank E. Hodgins, K.C.,

John Charlton, M.P.

TORONTO.

Arthur J. Hughes, Secretary.

Grand Bargains

In Morris Pianos

See us regarding Special Xmas Prices.

THE WEBER PIANO CO., 276 Yonge Street, Toronto

SHOE MEN COME LOGETHER

ed honovary members.

Side, from Dovercourtfoat to Westmorelandavenue

6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Shuter to Gould-street
6 feet wide, on Churchstreet, west side, from
Yonge value, street to Mackenzie-crescent
7 feet wide, and walk laid next
6 feet wide, and walk laid next
6 feet wide, on Churchstreet, west side, from
Queen-street to Mackenzie-crescent
7 feet wide, and walk laid next
6 feet wide, on Churchstreet, west side, from
Queen-street to Mackenzie-crescent
7 feet wide, on George-street,
cast side, from
Queen-street to Land
Courb, on George-street,
cast side, from Queenstreet to the north limit
of house No. 7 Wiltoncrescent
7 feet wide, with concrete

THE WEBER PIANO CO., 276 Yonge Street, Toronto

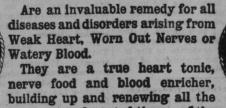
SHOE MEN COME TOGETHER. Arsociation of Wholesale Dealers
Formed in Toronto.

An organization meeting of the An organization meeting of the Annual Markets and W. B. Detweller, Berlin; F. Underhill, Aurora; James Muir and W. R. Drysdale, Quebec.

Article 1 provides that American fishing vessels entering Newfoundland waters can buy bait on the same terms as Newfoundland vessels. They can also touch and trade, buy and sell fish and oil, and procure supplies without other charge than the payment of the light, harbor and customs dues, levied are Newfoundland dishing vessels.

Its Effect on Boston and Montreal, An organization meeting of the wholesale shoe dealers was held on Thursday evening at McConkey's. The president of the London Corn Trade Association, who has just visited this country, was asked if he thought Boston and Montreal, An organization meeting of the wholesale shoe dealers was held on District of the London Corn Trade better business conditions and social relations. These officers were elected: New York, Dec. 11.—W. P. Wood, president of the London Corn Trade Association, who has just visited this country, was asked if he thought Boston would be likely to secure a large share of the grain business which will

Stonemasons Elect Officers,



ELDER. DEMPSTER & CO CHRISTMAS IN ENGLAND LAKE ERIE

9000 tons, twin-screw, new, from St. John, N.B., to Liverpool, on Dec. 5

LAKE MEGANTIC From St. John, N.B., to Bristol, on Dec. 11.

Both these steamers will arrive at their destination in ample time to allow passengers to reach inland towns and cities for Xmas.

For rates, accommodation and full par-ticulars apply to S. J. SHARP, Western Manager, 80 Tonge-street.

Canada to South Africa

Joint direct freight service by the Allan Elder-Dempster and Furness Lines. The sailings are intended to be as follows:

From Halifax and St. John
S.S. "ORIANA," \$280 Tons (Furness Line) for Cape Town, Port Elizabeth and Durban 18 Dec.

18 Dec.

S.S. "ONTARIAN," 4309 tons (Allan Line) for Cape Town, Port Elizabeth and Durban—18th Jan., 1908

S.S. "Melville," 4201 tons (Elder-Dempster Line), for Cape Town, East London and Durban, 18th February, 1903.

H. & A. Allan, Elder-Dempster & Co., Furness, Withy & Co., Montreal, also J. D. Hunter, 77 Yonge-street; S. J. Sharp, 80 Yonge-street, or any rallroad agent. 56

AMERICAN LINE.
W YORK-SOUTHAMPTON-LOND
Salling Wednesdays at 10 a.m.



Description and Location Total City's Cost. Share. of Works—Cost.
—Widening of Spadina-place.—

By the addition thereto of the one-foot reserve strip, situate on the east side of the said place, and running from the north side of Cecil-street to the north terminus of said place, as shown on Plan D 286, and also the expropriation of a one-foot reserve strip, lying to the east of the above strip, and commencing about 225 feet north of Cecil-

-- Concrete Sidewalk .--

of house No. 7 Wiltoncrescent

5 feet wide, with concrete
curbing, placed to allow
for a roadway 24 feet
wide, and a walk laid
next to curb, on Georgestreet. west side, from
Queen-street to Wiltonavenue

6 feet wide, with concrete
curbing, placed to allow
for a roadway 30 feet
wide, and walk laid next
to curb, on Wilton-avenue, north side, from Jarvis to George-street, ....

5 feet wide, laid next to
curb, on Simcoe-street,
west side, from Anderson
to Caer-Howell - street
(running west)

Persons desiring to petit

W. A. LITTLEJOHN, 55 City Clerk's Office, Toronto, Dec. 41

Ottawa, Dec. 11.-The selection for a site for the Ottawa branch of the Royal Mint has been referred to a committee of the Privy Councl, but it is not likely that anything will be done in the matter until after the Christmas holi-

PASSENGER TRAFFIC.

GRAND TRUNK RAILWAY

CHRISTMAS AND NEW YEAR HOLIDAYS\_1902\_1903 Between All Stations in Canada

All stations in Canada to and from De-troit and Port Huron, Mich., Buffalo, B ack Rock, Suspension Bridge and Niagara Falls, N.Y. GENERAL PUBLIC,
GOING DATES AND LIMITS—At lowest one-way first-class fare, Dec. 24th and 25th. Flekets good returning from destination of later than Dec. 20th, 1902, and also on lec. 31st, 1802, and Jan. 1st, 1603, Tickets ood returning from destination until Jan. At lowest.

good returning from destination until Jan. 2nd, 1903.

At lowest one-way first-class fare and one-third, Dec. 22nd, 23rd, 24th and 25th, and also on Dec. 25th, 30th, 31st, 1862, and Jan. 1st, 1903; good returning from destination not later than Jan. 5th, 1903.

SCHOOL VACATIONS.

To teachers and pupils of schools and colleges, on surrender of School Vacation Rallway Certificate, signed by prin Ipal. GOING DATES AND LIMIT—At lowest one-way first-class fare and one-third, from Dec. 6th to 31st, inclusive. Tickets good returning from destination until Jan. 19th, 1903. For Tickets, Maps, Time Tables, and Information, apply

o Agenta.

TORONTO OFFICES: North-West Cor. King and Yongo Sts.
J. W. RYDER, C. P. & Ticket Agent.
(Phone, Main 2999).

Union Station, J. A. Telfer, Tick. Agent.
All inquiries from outside of Toronto should be addressed
o J. D. McDONALD. District Passenger Agent, Toronto.

CANADIAN PACIFIC

NEW YORK—ANTWERP—PARIS.
Sailing saturday at 10 a.m.
Vaderland ... Dec. 20 Zeeland ... Jan. 3
Kroonland ... Dec. 27 Finland ... Jan. 10
INTERNATIONAL NAVIGATION CO.
Plers 14 and 15. North River. Office, 72
Broadway, New York.
BARLOW CUMBERLAND,
General Agent,
72 Yonge-street, Toronto.

STAR LINE.
Will issue return tickets to
GENERAL PUBLIC
At SINGLE FIRST-CLASS FARE, good going Dec. 24th and 25th, 1902.
At FIRST-CLASS FARE AND ONE-THIRD, going Dec. 21st, 22n., 23rd, 24th and 25th, 1902, returning until Jan. 5th, 1903.

TEACHERS AND STUDENTS
At FIRST-CLASS FARE AND ONETHIRD, from Dec. 6th to 31st, 1902, Inclusive, good returning until Jan. 19th, 1903.
Between all stations in Canada, Port Arthur, Sault Ste. Marie, Mich., Detroit,
Mich., Buffalo, N.Y., and East.

81.50 Toronto to Guelph and Return.
Tickets good going Dec. 7th to 12th, inlusive; valid for return until Dec. 15th, H. NOTMAN, Asst. Gen. Pass. Agent, 1 King-street East, Toronto.

BOSTON and NEW ENGLAND EXCURSION FOR CHRISTMAS Via,

WEST SHORE RAILROAD, TUESDAY DECEMBER 23M Si0.00 Round Trip, limit 10 Days. To Greenfield, Springfield, Worcester, Fitchburg, Ayer and Boston, from Suspension Bridge or Buffalo.

The best Excursion of the Year. Splendid opportunity to visit friends in New England during the great Christmas fosti-

Call or write West Shore ticket agents to particulars. 034568456 PACIFIC MAIL STEAMSHIP CO., Goodental and Oriental Steamship Co and Toyo Kisen Kaisha Co. HAWAII, JAPAN, CHINA, PHILIPPINE ISLANDS, STRAITS SETTLEMENTS, INDIA and AUTOPALLA

INDIA and AUSTRALIA. From San Francisco-Weekly Sailings Throughout the Year. 85. Dorie... ... ... Dec. 11 

Atlantic Transport Line THE FAVORITE BRITISH LINE NEW YORK AND LONDON DIRECT

R. M. MELVILLE, 390 General Passenger Agent, coroner Toronte and Adelaide Streets. ITALIAN ROYAL MAIL LINE New York, Genoa, Naples, Alexandria, Egypt, via the Azores. FROM NEW YORK.

Citta Di Torino.......Dee, 16 Lombardia .......Dee, 23 Liguria ............ Jan. 6 

Money Orders

DOMESTIC AND FOREIGN
Drafts and Letters of Credit issued to all parts of the world.

R. M. MELVILLE, Toronto & Adelaide

WINTER TOURS To England, Via. Jamaica

Affording the opportunity of enjoying a summer trip in winter, with the option of salling from Boston, New York or Philadelphia, on the United Fruit Company's steamship lines, to Jamaica, thence to Bristol on Elder, Dempster & Co.'s Royal Mall stramers, returning to St. John, N.B., via Liverpool, on the Elder, Dempster & Co.'s line of steamers. This tour will allow of a stopover in Jamaica for any length of time, and, with such hotels as Myrtie Bank and Constant Springs at Kingston, and Hotel Titchfield at Port Antonio, travelers are assured of the finest possible accommodation. Very low round-trip rates from any inland city will be furnished, and all particulars given, by applying to S. J. SHARP, SO Yonge-street.

120 CHRISTMAS IN THE OLD COUNTRY

New York to Liverpool via Queenstown.
THE OCEANIC, SAILING DEC. 17, AT.
7 A.M., will land passengers in ample time to reach home for Christmas.

Full particulars as to rates, etc., on ap-plication to CHAS. A. PIPON,

Gen. Agent for Ontario, 8 King-street east. Bermuda SUMMER SAILINGS FROM NEW YORK—December 17th and 27th; January 3rd, 10th, 17th, 24th, 31st.

RATE-\$20 single; \$50, return six months. HOTELS-Princess and Hamilton. EOARDING HOUSES-\$10 a week, up. WEST INDIES-Sea voyages of three and four weeks, including all islands. SPECIAL CRUISE-SS. "Madiana," 7th February, 1903; descriptive books and berths on application. ARTHUR AHERN, Secretary, Quebec

A WIDE SPHERE OF USEFULNESS.—
The consumption of Dr. Thomas Eclectric Oi! has grown to great proportions Notwithstanding the fact that it has now been on the market for over twenty-one years, its prosperity is as great as ever and the demand for it in that period has very greatly increased. It is beneficial in all countries, and wherever introduced fresh supplies are constantly asked for.

Strongest in the World.

An Equitable Endowment shares with honesty the distinction of being the best policy. Rates are norminal, results are phenomenal. Application may be made to Edward J. Denneen, manager, 90 Yonge-street. An Equitable Endowment shares with honesty the distinction of being

trills pour Globe. Globe. An incones. belik."—Lon-More virile nd-a soul."

talented

ieyer

Ev'g,, 15. sale at ONTO except Wed 0, 20, 30, 50. 0, 15 and 25.

YAWHE

's Daughter Ev'gs at 8 Mat. Sat. 2 OZ & Stone

TREY

MARS"

EK DEC. 8 ing Prices and 50c. te Baggesens. te & Walters, hite, Marie

UARTETTE

ing Cane e apprestock is arge and

od Canes, Gold and th Horn

sending CO. Agnes

Manager ing" nto for Karn

& CO.,

HEATRE

DURSE

ETIME nge St.

, Ice up. igo Canes,

d Silver \$5.00 up. Canes. booklet,

ORNE