

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 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 especially vindicated in 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 requirements, 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, averaged 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 18-1-4 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 Insurance Companies amounted to \$1,409,885.25, 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 (\$20.00) 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.

District Doings

BEAR LINE.

Following is the standing of pupils of S. S. No. 12, Dover, for the month of September.
 Form V.—A. McKenzie 58 per cent, M. McKenzie 55.
 Form IV.—J. Cantlay 69, I. Rhincke 44, E. Beaubien and F. Watson 28.
 Form III.—M. Cantlay 70, G. Williams 63, W. Harris 53, B. Hinds 42, J. McKenzie 38, E. Rylett 32, N. Stuxley 30, S. Boyle 20, O. Hind.
 Parents visiting day, Friday afternoon.
 F. C. White, Teacher.

Smoke Quail on Toast Cigar 5c.
 Bear Havana filled.

BIG POINT.

Mr. and Mrs. P. Letourneau visited friends here on Sunday.
 I. Cheff has returned from a three weeks' visit to Hamilton.
 Mr. Ed. and Miss M. Labadie visited friends in Big Point on Saturday evening.
 F. C. Labadie put in 28 bushels of wheat in ten days.
 C. Belleville, moved to Big Point last week.
 F. C. Labadie, son and daughter will leave Big Point for Detroit next Thursday.
 Good cheer is half of good courage.

SOUTH DAWN.

A number from here went to Chatham Fair.
 Free Methodists are holding forth at Croton.
 Orville Grosse is settled in his new home.
 The electric road managers will do well to extend their road to Florence, and it is quite likely we will have one here next summer.

Lots of good ten cent cigars, but only one best—the Lord Lake.

OUVRY.

Miss Mary Larke is entertaining

Miss Eva Shaw, from Bay City, this week.

George Wellwood and Geo. Lewis were guests of J. Doyle on Sunday. Willie Doyle paid a flying visit to his Tibury friends on Sunday.

Morris O'Neill spent Sunday evening the guest of E. Luke.

A number of our young boys and girls attended Merina Fair on Tuesday.

Walter Dillon was a visitor at Charing Cross Sunday night.

For quality, workmanship and every detail, Sugar Beet Cigars lead, 5c.

The man who was driven to distraction had to walk back.



A Pure, Wholesome & Well-matured Spirit.

KEEP THE CAPSULES AND GET A VALUABLE PREMIUM.

BOIVIN, WILSON & CO., Montreal.

TO CATCH A RATTLER

SIMPLY STOOP AND PICK HIM UP WITH YOUR HANDS.

If the Snake is Coiled, Lay One Hand Over It and the Other Under It, and It Will Not Move to Get Away. Some Facts About the Reptiles.

Here are some facts about snakes given by a young man who has studied them since he was ten years old:

The best way to catch a snake is to simply stoop down and pick it up, as you would a toad or a turtle. Sometimes with a rattler it is as well to put a stick on his head until you get your hand on him. If the snake is coiled, simply lay one hand over it and the other under it, and the snake will not move to get away.

There is a sure cure for snake bite than any brand of whisky. It is strychnia sulphate, nitroglycerin and potassium permanganate, which may be carried in tablet form and must be dissolved in water and injected hypodermically.

This young naturalist was without his antidote the first time he was bitten by a rattler. It was on the Mojave desert, and he was prowling around among some old prospect holes. Stooping down to pick up a piece of copper ore lying at the mouth of a hole, he disturbed a big rattler, and it struck him. He placed ligatures on his hand and arm and started for camp. At the first camp he got a razor and bled his finger as well as he could, but it was nine hours before he could get to his medicine. The next day his whole side was numb and stiff, and it was three weeks before he entirely recovered from the effects of the poison. He had not neglected, however, to catch the snake, and this became his special pet.

The lesson he learned was that a quick movement in front of a rattler's eyes is a most dangerous proceeding and it will make a snake strike quicker than anything else. In handling strange rattlesnakes he is always a little careful and usually draws them into his hand over his coat sleeve. A caressing little pat on the head seems to have the same effect on snakes as on other animals.

After putting a rattler on the floor of his room and tending it, to make it coil and strike, this snake trainer picked it up in his hand, patted its head and then pried open the big mouth with a nail to show its fangs, seven on each side, in different stages of development, from one like a pin point to one the size of a bird's claw. The large fang is likely to drop out at least once a year, but if injured it may be replaced three or four times a year.

There is about the same danger from the bite of a venomous snake as from the bite of a dog or a cat. It may or may not be serious. All depends upon whether a poisonous germ is transmitted and upon the condition of the blood of the person bitten.

Baby rattlers are fitted from the beginning with fangs and sacs of poison and are ready for business, but they have only a little button on their tails where the rattles are to come later.

In the matter of food snakes vary. They cannot be treated to cold scraps of all kinds. In fact, most of them are rather particular about having their food served alive. If they are very hungry they may take something freshly killed, but they vastly prefer to do their own killing.

Gopher snakes live principally on rodents, with birds and occasionally birds' eggs as delicacies. Rattlesnakes also prefer rodents. Water snakes have a weakness for frogs. The coral snake, which is very common in the southwest, is quite a general eater. He takes birds' eggs, lizards, horned toads, gophers, rats and frogs. He is a cannibal too. A coral snake was once seen to devour a racer eighteen inches longer than himself. He did not eat again for some time.

Constricting snakes squeeze their victims until they can no longer resist. Viperine snakes strike and poison their prey. Water snakes start right in on a frog while it is alive.

A snake's teeth are fine and sharp and numerous. They look like fine fish bones, all curved backward. The under jawbone is divided in the middle, and the food is worked in with an alternating movement of the lower jaw, aided by a forward and back movement of the upper jaw with its row of hooked teeth. With such teeth it would seem quite impossible for a snake to disgorge, yet this young man made one give up a bird which had been partly swallowed and stuck fast by its beak having gone through the snake's body.

A snake's digestive organs may be slow, but they are very sure. Teeth, skin, hair and every part of the prey is digested. The hard, flinty teeth of a rat will be found, if the snake is dissected within a week, to be soft enough to crush in the fingers.

Snakes only care to eat once in three or four months, though they drink much water. Through the winter they hibernate in captivity as when free. Occasionally they may be roused and will possibly eat something, but they are very sluggish.

Constricting snakes have a powerful grip, but it can be loosened instantly by unwinding from the head or tail.

Gossip.

Gossip is a humming bird with eagle wings and a voice like a fog horn. It can be heard from Dan to Beersheba and has caused more trouble than all the ticks, fleas, mosquitoes, coyotes, grasshoppers, chinch bugs, rattlesnakes, sharks, sore toes, cyclones, earthquakes, blizzards, snail-shells, yellow fever, gout and indigestion that this great United States has known or will know when the universe shuts up shop and begins the final invoice.—Guernsey (Wyo.) Gazette.

Pandora Savings



Because the Pandora range utilizes all the heat in the fuel it does the work quicker and better. If a range sends half its heat up the chimney it must burn more fuel to do a given work. It takes longer to burn a large piece of wood or chunk of coal than a small one, also it takes a longer purse to pay for the large stick of wood or big chunk of coal.

The quicker you can get the necessary units of heat to boil the kettle or cook the roast, the quicker your work is done and the less it costs to do it.

Because of the scientific construction of the Pandora range it gets more units of heat from a given quantity of fuel than any other range. It keeps all the heat in the range where the work is to be done.

For these reasons the Pandora range lightens the labor of cooking—eases the drudgery of kitchen work; it helps to make life easier; it gives more leisure because it saves time; it saves worry because it is absolutely reliable, and thus it saves the nerves; it saves the muscles because it is so easy to handle; it requires less attention than any other range; it does its work uniformly; it is an A 1 range in every particular; it is an economical and a handsome range.

It makes kitchen work easy.

McClary's Pandora Range

Warehouses and Factories:

London, Toronto, Montreal, Winnipeg, Vancouver, St. John, N.B., Hamilton

District Doings

EAST BRANCH.

Everybody expects to take in Wallaceburg Fair this week.
 The shower on Sunday night laid the dust nicely.
 The farmers are busy picking apples.
 House-cleaning will soon be the order of the day.
 Lorne Richardson left on Monday morning for Toronto.

Mr. H. Carpenter, who has been ailing for some time, passed away on Friday last. The funeral took place on Sunday to the Dresden Cemetery. The family have the sympathy of the entire community.

The harvest home services in Salem Church on Sunday were largely attended. The pastor, Rev. Mr. Moorehouse, delivered two fine sermons.

The concert on Monday evening was a decided success.
 Mr. and Mrs. Fred Teeter spent

Sunday at C. Lynch's.

The schools here enjoyed a holiday on Wednesday, owing to the Wallaceburg Fair.

It is expected that the first trip on the Chatham and Wallaceburg electric road will be made this week.

Miss B. Mickle has returned home, from a visit in Amherstburg. Matthew Robinson, of Hastings county, spent a few days in our midst the guest of friends here.

Miss Frances Richardson took up the topic in the Epworth League, Wallaceburg, on Monday night.

Red Feather Tea

Quoth Uncle Sam, "I hate to see Them Canucks get the draw on me. This here Red Feather Tea's immense—Makes U.S. feel like thirty cents. I'll hike to Ottawa," says he, "And coax for reciprocity."

"A Treat from Ceylon."

ONE PRICE—40 CENTS

DISTRICT DOINGS

KENT BRIDGE.

Miss May Cusbert, of Dresden, is the guest of Miss Kate Hughes.

Mr. Thos. Mitchell, of London, is the guest of Dr. Buck.

The Misses Whitebread and Merritt, of Chatham, are the guests of the Misses Shaw.

Mrs. West, of Wallaceburg, is visiting Mrs. John Fleming.

Dr. Buck spent a few days in Detroit last week.

Messrs. O'Keefe & Drew are loading barley and oats here this week.

Mr. Charles Cunningham held a very successful sale last week.

A gang of men are at work repairing the breakwater to the bridge, which was very much needed. Commissioner Sturgis is overseeing the work.

Mrs. Robinson visited friends in Glencoe last week.

Miss F. Robinson has returned from a two weeks' visit in Toronto.

Mr. and Mrs. W. Forshee, of Florence, were the guests of their sister, Mrs. C. Pickard, Sunday and Monday.

Mr. and Mrs. W. Ingles, of Thamesville, were in the village Sunday.

CANADA FLAKES

The BIG



15c. Package.

"Just a Little Bigger Than The Rest."
 "Just a Little Better Than The Rest."

In fact, Canada Flakes package is nearly 1/4 larger than any other.

With every package you receive a beautiful premium.

Order Canada Flakes next time. At your grocer's.

PETERBOROUGH CEREAL CO. Limited. PETERBOROUGH, Ont.