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furnishes absolutely perfect protection to its policyholders at the lowest possible cost.

The Mutual Life
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measures fully up to this High Ideal.

¶ Because it holds a higher Reserve than the Government Standard calls for, and

¶ Because the Blue Books show that it has the lowest expense ratio to total income of any Canadian Life Company.

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Head Office, Waterloo, Ont.

THE STANDARD LOAN COMPANY

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Reserve	-	50,000
Assets	-	1,500,000

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24 Adelaide Street East, TORONTO.

¶ Debentures for one, two, three, four and five years issued, bearing interest at five per cent. per annum, payable half yearly.

¶ Write for booklet entitled "SOME CARDINAL POINTS."



Underwood

¶ Twice in succession the UNDERWOOD has won the World's Championship. At New York on November 1st Miss Rose L. Fritz wrote 5,110 words in one hour.

¶ This marvellous record has never been approached on any other typewriter.

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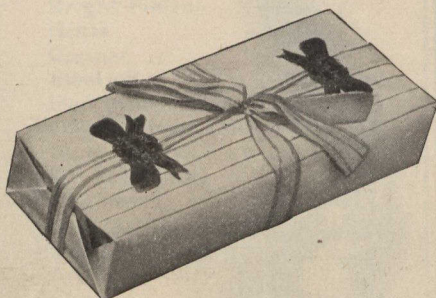
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To be Held Under the Auspices of the

GRAPHIC
ARTS CLUB

At the King Edward Hotel
DECEMBER FIFTH, SIXTH, SEVENTH AND EIGHTH

DEMI TASSE

He Loved the Irish

Edward Sullivan, the proprietor of the Leader Hotel in Toronto, like all true sons of Erin, loves a good story, even if it is one on himself. Sometimes he tells one. His friends are telling this one about him.

Sometime in July last, a couple of men strayed into the hotel and one of them, a stranger, noticing that the cafe was finished in an oak stained green, remarked :

"This hotel must be kept by an Irishman."

"Sure," said his friend, "Mr. Sullivan owns the Leader Hotel. By the way, there he is now. I'll introduce you." The introduction followed.

"Mr. Sullivan, you are an Irishman I am told," enquired the stranger.

"Yes, sir," proudly acknowledged Sullivan.

"There are a great many South of Ireland men where I come from," followed the stranger.

"Yes," said Sullivan.

After refreshments had been served, the stranger continued meditatively : "Yes, there are a great many of them up my way."

"How many?" asked Mr. Sullivan.

"Oh,—three or four thousands."

"As many as that !"

"And I wish there were five times that many."

"Will you have a cigar?" asked Mr. Sullivan.

"Thank you. I'll just take one and catch my car."

After the stranger had gone, Mr. Sullivan turned to his headwaiter and enquired :—"Who was that very affable man that just went out of the door?"

"I don't know his name, but he has something to do with the Orange Order and lives up beside St. Michael's cemetery," was the reply.



A Tale of To-day

What makes the statesman look so gay?

What makes his secretary say :

"We're having such a lovely day" ?

—It's Cobalt.

What makes the merchant walk with pride,

The banker have a lordlier stride.

The office-boy put on more "side" ?

—It's Cobalt.

What makes the parson beam with hope,

The woman teacher's bank-book ope',

The housemaid in the stock list grope?

—It's Cobalt.

But six months hence, when all is o'er,

What word will make our feelings sore,

And cause the angry tears to pour ?

—Just Cobalt.

What tint will best depict our woe,

What colour will our slain hopes show

What hue the words we mutter low ?

—Deep Cobalt.

J. G.