

THE MERIT OF THE FIXED PREMIUM

Recent events in the domain of life insurance afford another illustration of the superiority of the Fixed Premium System, under which the regular legal reserve companies operate.

In the evening of life, when earning power is declining, a man's monetary obligations should grow less, rather than greater.

That is just what happens in regard to premium payments for life insurance through the application of dividends in reduction of premiums, under the participating policies of

The Mutual Life Assurance Company of Canada

HEAD OFFICE - WATERLOO, ONT.

MOORE & ARMSTRONG

Guelph's Ladies' Store

Women's and Children's Garments

Dress Goods and Silks

Exclusive Millinery

Perrin's Kid Gloves

Northway Coats and Suits

Crompton's C-C a la Grace and
Parisienne Corsets

THE WHITE HOUSE

Please mention the O. A. C. REVIEW when answering advertisements.

GUELPH Radial Railway Co.

TIME TABLE

Cars Leave St. George's Square for Elora Road, Suffolk, Waterloo Avenue and O. A. College as follows:

a.m.	a.m.	a.m.	p.m.	p.m.	p.m.
6.15	8.25	10.35	12.25	4.05	7.55
6.35	8.45	10.55	12.45	4.25	8.15
6.55	9.10	11.20	1.05	4.50	8.35
7.20	9.30	11.40	1.30	5.15	9.00
7.40	9.50	12.05	1.50	5.40	9.20
8.00	10.15		2.10	6.05	9.40
			2.35	6.30	10.05
			2.55	6.50	10.25
			3.20	7.10	*10.45
			3.40	7.35	

Returning, cars leave Terminals ten minutes later.

*Saturday night only.

Cars run to Power House only after last trip.