

The Challenge
WATERPROOF
all-linen
COLLAR



THE CHOICE OF PARTICULAR MEN
SPRINT-STYLE-ECOLOGICAL
NO LAUNDRY BILLS TO PAY

AT YOUR DEALER'S, OR DIRECT, 25¢

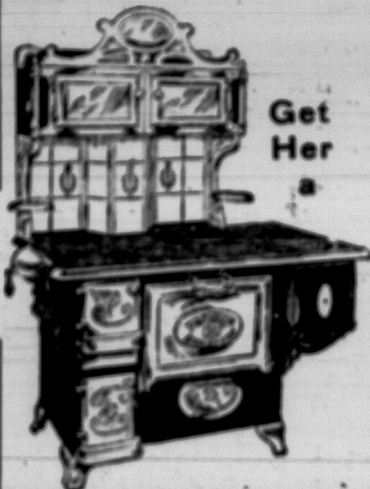
THE ARKINGTON CO.
OF CANADA, LTD.
40-50, Queen St. W.
TORONTO

MADE IN CANADA

Is Your Wife's Range

as up-to-date as your Farm Machinery?

It shouldn't! A cranky old stove wastes time and fuel and still more valuable—health! The best pays in the house as well as in the fields.



Get Her

"Premier Marathon"

A big, handsome range with every modern improvement. It will lighten your wife's work—save her time—improve your meals—and save fuel.

A Few Strong Features of the "PREMIER MARATHON"

Body of heavy polished steel interlined with fireproof and asbestos, all hand riveted.

Oven of heavy steel braced with cast iron bars. Perfectly ventilated.

Fire Box, Linings and Duplex Grates extra heavy. Air ventilating space behind linings prevents warping and prolongs service. Special duplex draft keeps fire burning at both ends of fire box. Twenty-eight inch wood can be used with special wood linings. Easy to interchange wood and coal grates.

Top and Covers extra heavy ringed to prevent cracking.

Reservoir on the right provides constant supply of hot water. Hot water front supplied if required.

SEE THE DAVIDSON DEALER OR WRITE US DIRECT

Thos. Davidson Mfg. Co., LIMITED WINNIPEG

Make Big Money Boring Wells

Have water on your own farm. In spare time make wells for your neighbors. It means \$1000 extra in ordinary years, double that in dry years. No risk—no experience necessary.

Complete Outfit for Getting Water Quickly Anywhere
Includes boring rig, rock drill, and everything necessary. One man with one horse can bore 100 feet or more in 10 hours. Price \$10 to \$15 per foot. Bore 100 ft. horse power. Write for Free Catalog and Illustrated Circular.

Little Mfg. Co., Canada, Inc.
Address: Saskatoon, Sask. Sept 1916

Fitting Insurance to Public Needs

The Various Kinds of Life Policies and Who They Are For
By George Gilbert

As the prime function of life insurance is protection, so the basic life insurance contract is the ordinary life or whole life policy, because it furnishes the maximum amount of permanent protection at the minimum yearly cost. In the case of this policy the premium is to be paid every year during the life of the insured, the amount of the insurance being payable at death. The annual premium on this policy, if taken on the with-profits or participating plan, is equal, at the age of 25, to about two per cent. of the amount of the policy, and to about three per cent. at the age of 40. At older ages the premium is correspondingly higher. If the policy is taken on the non-participating plan, the percentage is somewhat less at the different ages. On the participating plan, however, the premiums are subject to reduction through profits or dividends, and these profits may finally render further premium payments unnecessary, thereby making the policy fully paid up after a period of years, the period being shorter in some companies than in others owing to the larger dividends paid.

Owing to its low annual cost the ordinary life policy brings sound life insurance protection within the reach of practically everybody. It enables those whose cash income is small each year to carry a considerable amount of insurance. It is also well suited for those who, having passed middle life, require the largest amount of permanent protection they can get for the smallest yearly payment.

The Limited Payment Life Policy

For those who desire to get through paying for their life insurance in a definite number of years, or during what they may feel will be the period of their greatest earning power, the limited payment life policy is designed. The premiums are limited to 10, 15, 20 or any other number of years. This is the same policy as the ordinary life, except that instead of undertaking to pay the premium every year during life, the policy-holder agrees to pay the mathematical equivalent in 10, 15 or 20 years, as the case may be. The premiums are accordingly higher, the fewer the premiums the higher the amount, the extreme case being that of a one premium policy, called a single premium policy.

The 20-payment life policy is deservedly the most popular of the various limited payment life plans, as with it the policy-holder has the benefit of a moderately low annual premium and also the satisfaction of knowing that the policy will be fully paid up in a reasonable length of time.

The Term Policy

For business or other reasons insurance protection may be required for temporary purposes only, and to meet this requirement the term policy has been placed on the market. It is the lowest priced form of insurance, because it furnishes protection for but a limited number of years, the amount of policy being payable only if death occurs during the specified term and nothing being paid in case of survival. It costs less because it is worth less than permanent life insurance. It may serve a useful purpose where a large amount of protection is required for the time being or where the cash income may be too small to carry any other kind of policy for the amount needed. While the cost of term insurance is very low in the younger years, it increases considerably at the end of every term, if the policy is renewable, until it finally becomes prohibitive.

Term policies are divided into two classes: (1) Those which grant insurance only for the specified term, 10, 15 or 20 years, or whatever the designated term may be, and are renewable only upon a satisfactory medical examination; and (2) those which give the policy-holder the right to renew at the end of any term period without medical examination and irrespective of the state of the policy-holder's health, but, of course, at the increased premium for the age attained.

Nearly all kinds of term policies contain what is called the convertible feature, that is, the privilege of changing the term policy into a regular life, limited payment life, or endowment policy upon payment of an increased premium. The privilege of conversion is usually confined to the first four, five or seven years of the term. The term policy may be converted either by changing it for a regular policy at attained age, or by paying the difference between the amount of the premiums paid for the term insurance and the amount which would have been paid for regular life insurance if issued at the time the term policy was taken out, with the addition of interest at a specified rate.

The importance of having the conversion privilege in term policies should be borne in mind. A considerable percentage of insured lives become physically unimpaired during the first five or seven years after the policy is issued, and if the policy does not give the privilege of renewal without medical examination, it may be impossible to obtain any insurance and the policy-holder may be left without any protection at a time when it is most needed.

While term insurance may meet special requirements of a temporary nature, it cannot, as a rule, be recommended, because it contains no element for the building up of a cash value in the policy, and the cost often becomes so high that the policy-holder is forced to drop his insurance at a time when the protection is still needed.

The Endowment Policy

By the endowment policy is furnished a means of saving money and providing protection for dependants at the same time. The amount of the policy is paid either to the beneficiaries of the insured in case of his death at any time during the endowment period, or to the insured himself if he is living at the end of the period. Endowment policies may be obtained to run for 10, 15, 20, 30 or any number of years, or to mature at certain ages, such as 60, 65, 70, etc. Short term endowments combine protection with saving, while long term endowments combine protection with provision for old age. The annual premium for an endowment policy is necessarily much higher than for the other kinds of policies, except in the case of very long term endowments, where the cost is only slightly greater than for ordinary life policies.

The true view of endowment insurance is not that of an investment to yield a large interest return but that of a sure and absolutely safe method of saving money against old age or some other specific contingency by accumulating a definite amount of money within a definite time, while enjoying life insurance protection for a definite amount during that time. While there are objections to short term endowments on account of their cost, the long term endowments furnish a solution to two problems confronting the average man: (1) How to provide for his dependants in case of his untimely death; and (2) how to make a sure provision for himself should he survive until old age. An endowment maturing at age 65 or 70 costs very little more than an ordinary life policy, if taken out at the younger ages, and the insured himself gets the amount of the policy if living at the age specified, while his beneficiaries get the money in case of his prior death.

Policies are also issued under the name of accelerated endowments at ordinary life with-profit rates when the dividends are applied to mature the policy as an endowment at an advanced age.

The pure endowment contract differs from those so far described, because it provides for the payment of the money only on survival of a fixed period and nothing in the event of earlier death.

Endowment policies for children are issued under various plans, providing for the payment of a fixed amount upon the attainment by the child of a specified age. In case of prior death of the

Protect Your Teeth

FURTHER neglect may cause you all kinds of suffering and ill health.

It is not necessary to pay big prices for dentistry these days.

TAKE advantage of our long experience and let us end your teeth troubles at least expense.



Our Prices:

Bridge Work, per tooth... \$ 5.00
Gold Crowns (22k)..... 5.00
Whalebone Vulcanite Plates..... 10.00

If your false teeth do not fit see us—we know how to make perfect plates.

If you break a plate our Emergency Department will fix it at once and return it to you by return mail prepaid.

Dr. Parsons

McGreary Bldg. WINNIPEG Portage Ave.
Over G. T. P. Ry. Office



Jaeger Underwear may be had in weights to suit all seasons. It offers the most complete bodily protection of any known clothing, and combines quality with style and comfort.

Made in two piece suits and combinations in all weights for men, women and children.

For sale at JAEGER Stores and Agencies throughout the Dominion.

A fully illustrated catalogue free on application.

DR. JAEGER Sundry Woollen CO. LIMITED
Toronto Montreal Winnipeg
British "founded 1883"

With Fingers! Corns Lift Out

Apply a few drops then lift corns or calluses off—no pain

For a few cents you can get a small bottle of the magic drug freezone recently discovered by a Cincinnati man.

Just ask at any drug store for a small bottle of freezone. Apply a few drops upon a tender, aching corn and instantly, yes immediately, all soreness disappears and shortly you will find the corn so loose that you lift it out, root and all, with the fingers.

Just think! Not one bit of pain before applying freezone or afterwards. It doesn't even irritate the surrounding skin. Hard corns, soft corns or corns between the toes, also hardened calluses on bottom of feet just seem to shrivel up and fall off without hurting a particle. It is almost magical. Your drug store has freezone.

