

## Insurance Pointers

### 1. On the Value of Small Savings.

- ¶ In buying Life Insurance the "Inconsidered trifles" count heavily.
- ¶ Six cents a day is not much to save. The smallest income can stand the strain.
- ¶ Yet the yearly result of this trifling effort will purchase, at age 27, a Great-West Life Policy for \$1000—with handsome profits at the end of 15 or 20 years.
- ¶ Monthly payments may be arranged if so desired.

Write for full particulars.

**The Great-West Life Assurance Co.'y  
Winnipeg.**



Why we can make a SUIT or OVERCOAT to your individual measure for . . . . **\$15.**

that you can't buy, ready-made, for \$5. more.)

When you buy ready-made clothes, you pay the wholesalers', jobbers' and retailers' profits. A suit that costs \$15. to make, grows into an \$25. suit by the time the retailer has put his price tag upon it.

○ We buy all our Tweeds, Woolens, etc., direct from the mills. Every garment is made in our own workrooms, by expert tailors. We buy in enormous quantities—get the lowest prices—and share all these savings with you.

We send a fine assortment of sample patterns—a book showing latest styles—a tape line—and measurement blanks—FREE OF CHARGE.

We ship the garments C.O.D. express prepaid and leave it to you to say whether or not you will take them, after trying them on.

Send for samples of our new fall and winter suitings and overcoatings—made to measure for \$15., \$20. and \$25. Write us to-day.

**Royal Custom Tailors,  
TORONTO, ONT.**

### READ THIS—but

#### UNDERSTAND AT ONCE THAT OUR GENUINE PENNYROYAL WAFERS

are not for men, but women have for 20 years found them the best monthly regulator procurable, allaying "pains," correcting omission and irregularity. They are, in a word, reliable and healthful; \$1.00 per box, mailed anywhere; sold everywhere; 36 in box; yellow label; English-French printed.

Eureka Chemical Co., Detroit, Mich.

## CASH

FOR YOUR FARM, BUSINESS, HOME, or property of any kind, no matter where located. If you desire a quick sale, send us description and price.

NORTHWESTERN BUSINESS AGENCY

DESK 6, BANK OF COMMERCE BLDG., MINNEAPOLIS, MINN.

## Temperance Talk.

### Why Smith Sold His Saloon.

I hear that Smith has just sold out his saloon," said one of a couple of middle-aged men who sat sipping their beer and eating a bit of cheese in an American saloon.

"Yes", responded the other, rather slowly.

"What was the reason? I thought he was just coining money there."

The other nibbled a cracker abstractedly for a moment, and then said: "Smith, you know, lives on Mount Washington, right near me, where he has an excellent wife, a nice home, and three as pretty children as ever played outdoors. Smith is a pretty respectable sort of a citizen, never drinks or gambles, and thinks the world of his family."

"Well, he went home one afternoon last week and found his wife out shopping. He went through the house into the back yard and there under the apple tree were the little fellow playing. They had a bench and some bottles and tumblers, and were playing 'keep

### The Relation of Alcohol to Insanity.

There can be little question that the excessive use of alcoholic stimulants is the bane of every civilized country. Despite the fact that undue addiction to alcoholic beverages is now recognized as the most important factor in racial degeneration, and that strenuous efforts are being put forth to stem the tide of drunkenness, but little headway has yet been made toward this end.

In Europe, with the possible exception of Great Britain, the alcoholic habit shows no sign of decrease, while in the United States more alcohol in various forms is consumed than ever before. The most effective means of abating the drink evil is by educating the people to a knowledge of the dire results accruing therefrom.

Articles from recognized authorities which prove that drink is responsible for many forms of disease are valuable with this object in view. In an article in the



A. McGavin's Home, Prairie Grove, Man.

saloon'. He noticed that they were drinking something out of a pail, and that they acted tipsy. The youngest, who was behind the bar, had a towel tied around his waist, and was setting the drinks up pretty free.

"Smith walked over and looked in the pail. It was beer and two of the boys were so drunk that they staggered. A neighbor's boy two years older, lay asleep behind the tree."

"Boys, you must not drink that!" he said, as he lifted the six-year-old from behind the bench.

"We're playin' s'loon, papa; an' I was sellin' it just like you," said the little fellow.

"Smith poured out the beer, carried the drunken boy home, and then took his own boys home and put them to bed. When his wife came back she found him crying like a child."

"He came down town that night and sold out his business and says he will never sell or drink another drop of liquor. His wife told him about it, and she broke crying while she told it."

This is a true story, but the name was not Smith.

"Post-Graduate" for May Dr. Joseph Collins states that the intemperate use of alcohol is directly or indirectly the commonest cause of insanity. In fact, it is so nearly the sole cause that if alcohol could be stamped out for a century insanity would undoubtedly shrink in prevalence seventy-five per cent.

This statement includes the assumption that alcohol is the most potent cause of poverty; that syphilis, from which a well-defined form of insanity (general paresis) flows, has a direct relation to alcoholic intoxication; and that disharmonies of somatic and psychical development during the formative stages of the individual (that is, pathological heredity) are more directly traceable to abuse of spirituous liquors than to any and all other causes.

The writer points out, however, that it is not so much the amount of alcohol that a person consumes as it is the individual who consumes it that stands in casual relationship to insanity. The personal equation must always be considered in studying the effects of drink. Among the forms of insanity directly traceable to the