

## LLOYD'S

Famous Register of Shipping  
Had Birth in London Coffee House.

London, Dec. 31. — (By Canadian Press.) — Lloyd's is a name known throughout the civilized world, yet probably few people know anything of the origin of the parent business organization carried on under it. Lloyd's Register of Shipping had its birth in a London coffee house in 1720, but the man who gave the name of his name to it, Edward Lloyd, had been dead eight years when the first insurance company was launched. It seemed the natural thing that the scheme of insurance should have been born and nursed in Edward Lloyd's place of entertainment. His coffee house was patronized chiefly by shipping men, and when Lloyd's List was founded the name of the departed coffee house man was regarded as worth using in this connection.

Lloyd's News, the forerunner of Lloyd's List, was launched in Edward Lloyd's lifetime, and was published London recently, said if insurance men but more particularly in the interests of the coffee house. It lasted only six months, but it was the seedling from which Lloyd's insurance sprang. Lloyd's List was not published until some years after Mr. Lloyd's death.

Sidney Boulton, chairman of Lloyd's, addressing the Insurance Institute of London recently, said if insurance men were indebted to Edward Lloyd for nothing but his name, that was a priceless gift. It was no exaggeration to say that the name of this humble "coffee man" was more often on the lips of men than any other name in the commercial world. It must have strange fascination about it, Mr. Boulton said, for it had been appropriated by shipping and insurance companies all over the world without any other ostensible reason than that of its natural charm.

Lloyd's List, founded in 1720, is the oldest existing newspaper in the world, except the London Gazette, and has continued without a break down to the present time. Lloyd's, today, consists of 1,000 underwriting members, ninety-four non-underwriting members, 399 sub-

## Don't Neglect a Cold

Mother, don't let colds get under way; at the first cough or sniffle rub Musterole on the throat and chest. Musterole is a pure, white ointment, made with oil of mustard. It draws out congestion, relieves soreness, does all the work of the good old-fashioned mustard plaster in a gentler way, without the blister.

Keep a jar handy for all emergencies. It may prevent pneumonia in your home. All druggists.



## CUTICURA HEALS BABY'S FACE

Could Not Sleep Eruption Itched and Burned So.

"I noticed a little pimple on my baby's face. I thought it was from the sun but it kept getting worse and the skin was red and very hot. He could not sleep or rest the eruption itched and burned so, and it caused him to scratch. I was quite discouraged."

"I saw an advertisement for Cuticura Soap and Ointment and sent for a free sample. I bought more and after using two cakes of Cuticura Soap and two and a half boxes of Cuticura Ointment he was healed." (Signed) Mrs. S. D. McGuire, Clarksburg, Ont., Dec. 18, 1918.

Use Cuticura Soap, Ointment and Talcum for every-day toilet purposes. Soap 25c, Ointment 25c and 50c. Sold throughout the Dominion. Canadian Depot: Lyman, Limited, St. Paul St., Montreal. Cuticura Soap shaves without lather.

scribers, eighty-two associates, and 1,600 substitutes. There are 1,400 agents and sub-agents all over the world, those at the most important places being empowered to settle and pay claims. The premium income for last year was upward of \$20,000,000, of which \$18,000,000 was for marine and \$2,000,000 for non-marine. Lloyd's is the largest insurance institution in the world.

One might wonder how the company system of insurance had its birth in a coffee house, but in Edward Lloyd's day insurance was effected through bankers, merchants and money-lenders, who carried on insurance in addition to their ordinary vocations, and the coffee house furnished a convenient place in which to deliver the policies. Previous to the institution of this popular place of refreshment insurance policies were taken around by the merchants' or the ship-owners' clerks or by brokers appointed for the purpose, to the offices of the bankers, merchants and money-lenders, scattered throughout the city. This tedious method lasted about 100 years.

Then coffee houses came into vogue. Some of them were the resort of poets, politicians and actors, while others were frequented by commercial men, and these latter gradually came to be subdivided, certain of them being identified with special classes of business. Lloyd was one of the pioneers in the coffee house—the precursor of company insurance—and doubtless he lent the strength of personality to the evolution of the latter, then slowly taking shape. That he died before the first insurance company was formed yet left behind a name to conjure with in the new business is a striking testimony to his ability and strength of character.

Edward Lloyd not only left his impress on the London of his time, but he left a name to be handed down through the centuries, gathering strength with the years.

USE The Want Ad Way

Here's something worth while to keep on your hip!

**King George's Navy** CHEWING TOBACCO  
Mellow, Tough & Juicy!

NOW 2 for 25¢

# Sale of Men's Overcoats



Men, this is the sale you've been waiting for. Every Winter Overcoat in stock has been marked down. Warm, luxurious Ulsters, young men's form fitting Ulsterettes, dignified Chesterfields, Slip-ons, Raglans. You know the values you always expect at our sales. We are prepared to give you better value for your money than you could possibly expect.

**SPECIAL 1—Men's and young men's Ulsterettes and Ulsters;** many half lined with silk; knee length coats, tight fitting, three-quarter length Ulsterettes, half belt, English Melton Chesterfields. Colorings: Browns, Greys, Heather Mixtures and Black.

Regular \$35 and \$40. **Sale Price \$29.85**

**SPECIAL 2—Men's and Young Men's Ulsters, Belters, Ulsterettes, Tailored in top notch style. Every coat built to give the acme of style and service. Brushed Wools, Meltons, Friezes, in Browns, Greys, Black.**

Regular \$45 and \$50. **Sale Price \$32.85**

Other Overcoats—Sale prices ..... \$18.65, \$24.95, \$34.90, \$37.85

Five only, Black Dog Fur Driving Coats—Large shawl collar, double-breasted, 50 inches long; heavy quilted lining. Regular \$40.50.

**Sale Price \$32.65**

Two only, Korean Beaver Fur Driving Coats—Same style as above. **Sale Price \$39.85**  
Regular \$55.00.

**OAK HALL - Scovil Bros., Ltd. King Street**

MUTT AND JEFF—SIX OF ONE KIND AND HALF-A-DOZEN OF ANOTHER By "BUD" FISHER

