

## The Ideal Life Company

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

*The Mutual Life*  
ASSURANCE CO.  
**OF CANADA.**

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.

Insurance in Force,	\$47,000,000
Assets over	10,000,000
Surplus	1,500,000

Head Office, Waterloo, Ont.

## THE STANDARD LOAN COMPANY

Capital	-	\$ 900,000
Reserve	-	50,000
Assets	-	1,500,000

PRESIDENT :

ALEXANDER SUTHERLAND.

VICE-PRESIDENT AND MANAGING

DIRECTOR :

W. S. DINNICK.

DIRECTOR :

RIGHT HONORABLE  
LORD STRATHCONA and MOUNT  
ROYAL, K.C.M.G.

HEAD OFFICES :

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

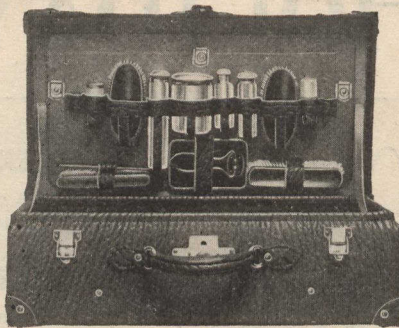
¶ Twice in succession the UNDERWOOD has won the World's Championship. At New York on November 1st Miss Rose L. Fritz wrote 5,110 words in one hour.

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

**UNITED TYPEWRITER CO.**

LIMITED

Adelaide Street East, TORONTO  
and in all the principal cities.



## JULIAN SALE QUALITY

¶ This is the quality  
that is appreciated in

## Traveling Bags and Leather Goods for Christmas Gifts

¶ Also when you buy from us  
you buy direct from the largest  
and best makers in Canada.

## Catalogue R

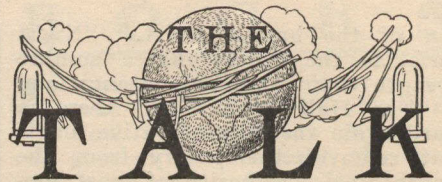
contains 90 pages of beautiful  
illustrations of the principal  
goods we make.

¶ We pay express in Ontario  
and Quebec and make liberal  
allowances to other points.

The  
**Julian Sale**  
**Leather Goods Co.**

LIMITED

105 King Street West  
TORONTO



IN ONTARIO.

The Canadian Club of Toronto banquetted His Excellency, the Governor-General, on Thursday evening. Mr. Mark H. Irish, president, was in the chair. Representatives from sister clubs in Canada and the United States were present.

By a recent militia order, the Union Jack is to fly daily at Tete de Pont Barracks, Kingston.

IN QUEBEC.

Montreal "La Patrie" publishes a letter from a correspondent in Rome giving what is declared to be reliable information that Monsignor Mathieu rector of Laval University, will soon be raised to the dignity of Canadian Cardinal.

The name of the Highland regiment in Montreal has been changed from "Royal Scots of Canada, Highland-



Mr. Mark H. Irish

President of The Canadian Club, Toronto

ers" to 5th Regiment "Royal Highlanders of Canada."

At the annual meeting of the Canadian Amateur Billiard League held in Montreal on November 13th, Mr. Arthur Talbot of Quebec was elected president. It was decided that the games should be 14-inch balk line as before, but teams of four instead of two.

Dr. Arthur Rousseau of Quebec, a well-known surgical specialist, and professor of Laval University, has been named an Officer of the Academy by the Government of France.

IN NOVA SCOTIA.

The Royal Cape Breton Yacht Club tendered Lieutenant Peary an informal reception at Sydney last Friday night. The explorer was present for about an hour and briefly thanked the members for their kindness.

Mr. Bosworth, fourth vice-president of the C.P.R., announced on November 15th, that Halifax will be retained as a port of call for mails to and from the old country and the C.P.R. "Empresses" will follow the custom of the Allan liners and call at that port throughout the winter. This is but a fair recognition of Halifax.