

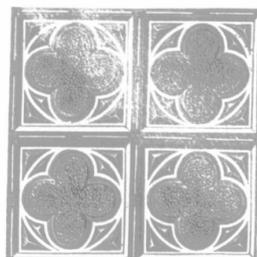
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CLARE & BROCKEST, Winnipeg

LIFE INCOMES FROM INSURANCE.

It has frequently happened that a man with ample life insurance in the best companies has died and the sum of his insurance in cash has come into the hands of his wife or other female beneficiary. In too many cases of this kind, when a large lump sum comes into inexperienced hands, all sorts of cat and dog investments are heartlessly offered to the woman, who, nine times out of ten, is untrained in investment finance. A skilled financier is sometimes deceived in investments but when the investment of considerable sums is undertaken by a

novice and the novice is a woman it is easy to imagine the disaster that is almost certain to overtake the would-be investor. Speculation is undertaken, and there comes only too speedily the desire to get rich quick. Stocks that have paid fair dividends, but which may be the subject of manipulation, are easily bought. Sometimes very much too easily. In the warfare of high finance there is no quarter either given or taken. Dividends are cut. Again they cease altogether. There are still securities that are "undigested." A fortune that has been many years in the making is swiftly swept away

in the stock market. From the lap of luxury to grim want is but a short step, and the man who leaves his beloved wife with the hard problem of investment is doing her no kindness. The really thoughtful husband will, by way of substitution, provide a guaranteed income commensurate with his fortune and relieve his wife from one of the hardest problems of modern finance. Such an income is untaxable and continuous through the life of the beneficiary. The arrangement of a man's insurance so as to provide a life income for the wife may require a little more trouble, it may possibly

cost a trifle more, but if the man's wife is a good wife, it will be worth all the extra trouble and expense to know that her insurance money cannot be taken from her and that she cannot be reduced to penury by financial schemers. It is a man's duty, and a responsibility that he ought not to shirk, to see that proper provision is made for his beneficiary along the lines suggested in this article.—*The Independent.*

A SUCCESSFUL "DEMONSTRATION."

The pleasure of practising medicine comes in when the family go to the doctor and call his name blessed. If Aunt Susie bobs up, with "Science and Health," under arm, there's small joy left. With allopaths the pecuniary detriment rarely amounts to much; Eddyism gets its recruits chiefly from homeopaths; but even orthodox physicians get cross when you speak of it. They take revenge by yarn spinning, and here is their latest achievement:

"I've just had a triumph," cried the Scientist. "My little niece brought me five tiny kittens, every one of them born blind. I demonstrated over them and in less than a week the poor dears received their sight!"—*Boston Transcript.*

HOW THE AUTO WENT UP AT LODORE.

You have heard how the water
Came down at Lodore.
(If you haven't you oughter;
It's old as old Yore.)
But perhaps you may never
Have heard tell before
How the auto went up
In the town of Lodore.

It blew into the place
At a deuce of a pace,
Puffing and snuffing,
And sporting and snorting,
And booming and fuming,
And rattling and battling.

And shaking and quaking,
And chinking and stinking,
And chugging and glugging,
And grinding and binding,
And howling and yowling,
And roaring and snorting,
And guggling and struggling,
And rocking and shocking,
And maiming and laming;

And fizzing and whizzing and hissing,
And skipping and ripping and zipping,
And bubbling and doubling and troubling,
And grumbling and rumbling and tumbling,
And banging and whanging and clanging,
And clattering and battering and shattering,
And braying and swaying and slaying,
And honking and skunking and punking
Pellmelling and yelling and smelling.

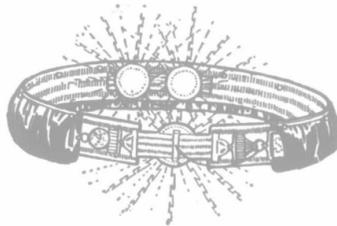
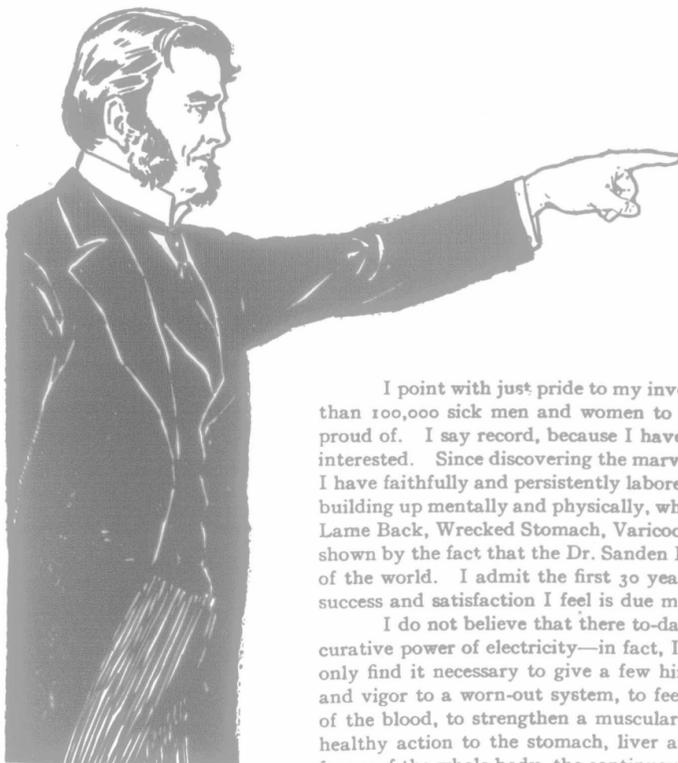
HE WAS REAL INDUSTRIOUS.

Two Washington negroes meeting in the street fell into a discussion of the peculiarities of a mutual friend. Said one "What kind o' a pusson is dat man, anyhow? Seems to me he never do no work."

"Oh, he is industrious all right," promptly responded the second negro, "even if he don't do nothin' hisself. Why, only las' week that man spent two whole days trying to get his wife a job!"

Pay me when Cured

My World-famed Remedy
Given on Free Trial
Until Cured.



I point with just pride to my invention, which during 40 years has enabled more than 100,000 sick men and women to regain their health and vigor—a record to be proud of. I say record, because I have the proof always open to inspection for those interested. Since discovering the marvellous curing powers of electricity 40 years ago, I have faithfully and persistently labored to bring it to the notice of sufferers who need building up mentally and physically, who are troubled with Nervousness, Rheumatism, Lame Back, Wrecked Stomach, Varicocele, etc., and how well I have succeeded is best shown by the fact that the Dr. Sanden Electric Herculex is now standard in every part of the world. I admit the first 30 years was hard work, but I am now enjoying the success and satisfaction I feel is due me.

I do not believe that there to-day is a grown person who doubts the wonderful curative power of electricity—in fact, I take it for granted there is not. I, therefore, only find it necessary to give a few hints as to its application. To restore strength and vigor to a worn-out system, to feed the brain and nerves, to drive uric acid out of the blood, to strengthen a muscular center, as in lame back, to give renewed and healthy action to the stomach, liver and kidneys—in short, to really renew the life forces of the whole body, the continuous galvanic current must be used and applied in

a mild, prolonged manner, to allow the system to absorb it. The strong, harsh current applied from the ordinary battery is mostly wasted, as the system only accepts a small portion of it, just as the sudden heavy shower mostly runs off, while a gentle, prolonged rain is thoroughly absorbed. My invention does exactly as explained above. You put it on when going to bed and take it off on arising in the morning. It gives a soothing, exhilarating current you instantly feel, but not sufficient to in the least disturb you. It fills you with new life, and electrifies every nerve and drop of blood in your body. As weakness and disease is a LACK of electricity, how can you wear my Electric Herculex without receiving benefit? I know you cannot, therefore I invite you to send for it on absolute free trial.

Not a Cent to be Paid Until Cured

The price is as low as \$5.00 in many cases, and you get a discount for cash if you prefer to deal that way

As the founder of the Electric Body-Battery system of treatment, my success is the envy of many, and my Herculex is, of course, imitated (what good thing is not?), but my great knowledge to advise and direct my patients is mine alone and cannot be imitated. I give it free to all who use my invention until the cure is complete—My Herculex is guaranteed to give a current for at least one year.

Call or send for my Electric Herculex to-day, or if you want to look into the matter further, I have two of the best little books ever written on electricity and its medical uses, which I send free, sealed, upon request.

DR. C. F. SANDEN, 140 Yonge St., Toronto, Ont.