

## Bowring's Grocery Department



GET READY FOR NEW YEAR'S DAY VISITORS

### CHOICE DRINKS

Essence of Ginger Wine . . . . .15c. bottle  
 Grape Juice . . . . .35c. and 95c. bottle  
 Kia-Ora—Lemon, Orange, Pineapple and  
 Lime Juice flavours . . . . .90c. bottle  
 Marsh's Wines . . . . .40c. bottle  
 Blue Rose Syrups . . . . .30c. and 40c. bottle  
 Schweppes' Cordials—  
 Orange and Lemon . . . . .40c. bottle  
 Schweppes' Ginger Ale, Lemonade,  
 Ginger Beer and Sarsaparilla . . . . .25c. bottle  
 Schweppes' Soda Water . . . . .20c. and 25c. bottle  
 Table Raisins . . . . .40c. and 50c. lb.  
 Shelled Almonds . . . . .70c. lb.  
 Shelled Walnuts . . . . .70c. lb.  
 Table Dates . . . . .20c. 25c. 30c. 40c. pkg.  
 Nut Filled Dates . . . . .40c. box

### CHOICE CIGARS

Delzura, 25's, 2.25 box; 50's . . . . .4.00 box  
 Regal Petit Duc, 25's; 2.00; 50's . . . . .3.50 box  
 Flor De Fruna, 50's . . . . .3.00 box

CIGARETTES and TOBACCOS  
 DRAKES' and MOIRS' CAKES  
 CHOICE TURKEYS, CHICKEN,  
 DUCKS and GEESE.

## Bowring's Drapery Dept.

### Tricosham 1-Piece Dresses

Ladies—here is an opportunity to get a stylish Dress at a reasonable price. These are Manufacturer's Samples, all different. Colours: Navy, and Black, with coloured trimming at cuff and collar.

Now \$10.00 each

### Misses' Jersey Dresses

— MANUFACTURER'S SAMPLES —

Made of pure Wool Jersey Cloth, in Navy and Brown, with flat braid trimming on cuff, collar and front. Assorted sizes . . . \$8.00 to \$11.00 ea.

### Children's Jersey Over-Pants

In Navy, Buff, White and Brown, heavily fleeced inside . . . . . \$1.75 pair  
 Children's White Wool Over-Pants—  
 Now only . . . . .98c. pair

Children's Grey Fleeced Bloomers—A fine comfortable garment; sizes 28 and 30 . . . . .80c. pair  
 Infants' Velvet Bonnets—  
 Assorted colors . . . . . \$1.45 and \$1.80 ea.

Infants' White Caracul Bonnets . . . . . \$1.45 each  
 Baby Boys' White Caracul Caps . . . . .72c. each  
 Ladies' Winceyette Nightdresses—Round and V neck, short and ¾ sleeve, lace trimmed—  
 \$1.80, \$2.40, \$3.00 each

### Tricosham and Silk-Knit Overblouses

— MANUFACTURER'S SAMPLES —

Affording you an excellent opportunity to select one to wear on New Year's Day. Latest styles, round, V and turn-back collars, and a big assortment of the newest colours. Prices range from \$4.00 to \$11.00 each

### Ladies' Princess Slips

Made of Silk Crepe in assorted colours. Just the thing to go with your dance frock . . . \$3.00 each

### Ladies' Silk Bloomers

\$2.40, \$3.30, \$4.80, \$5.70 pair

Men's Vel-Vo-Knit Underwear—Heavy all Wool Canadian Knit . . . . . \$2.40 and \$3.20 garment

Men's Pyjama Suits—Made of good quality Flannel, small, medium and large sizes and neat patterns . . . . . \$3.90 and \$5.50 suit

Tapestry Winter Curtains—Colours: Crimson and Green, in figured pattern, plain tapestry, good length and width, \$6.00, \$10.00 and \$10.50 pr.  
 Furniture Tapestry—48 inches wide; large range of patterns and colors—  
 \$2.20, \$2.60, \$2.80, \$2.95, \$3.10 yard.

Tapestry Table Covers—  
 \$4.50, \$4.80, \$6.00, \$7.00, \$7.70 each

## Bowring's Hardware Dept.

INVEST IN A

### "Barler" Oil Heater

It's safe—convenient—economical—and absolutely odourless. In fact the best your money can buy . . . . . \$8.50 and 12.00 each  
 Fancy Coal Boxes—Black Japanned with front cover and removable coal holder, brass handle and hinges . . . . . 4.75, 5.50, 5.75 and 6.75 each  
 Galvanized Coal Buckets—Strong, serviceable and capacious . . . . . 1.00, 1.10, 1.35, 1.40, 1.50 each  
 Blue Enameled Boilers—9 inch, 1.00; 10½ inch, 1.40; 4 inch, 1.75; 12 inch, 1.95 each.  
 White Enameled Bed Room Pails—  
 With Cover . . . . . 2.00 each  
 Grey Enameled Bed Room Pails—  
 3.20 and 3.00 each  
 Blue Enameled Bed Room Pails . . . . . 1.60 each  
 Grey Enameled Mixing Pans—  
 With Cover, extra large size . . . . . 4.90 each  
 Enameled Tea Pots—  
 1.00, 1.20, 1.35, 1.70, 1.80, 2.00 each

## Electrical Department

See the new style "KITCHEN UNIT," a lamp specially designed for kitchen lighting. The white frosted globe sends its soft diffused light to every corner of the room. Our Price, 6.50 each.  
 Electric Irons . . . . . 4.50 and 4.60 each  
 Electric Curlers . . . . . 1.80, 3.00 and 5.50 each  
 Electric Toasters . . . . . 6.00, 8.00 and 12.00 each  
 Chandeliers and Drop Fixtures, Reading Lamps, Table Lamps, etc. All prices.  
 Westinghouse Electric Bulbs—All sizes.

# Bowring Brothers, Limited, The House of Value

## SIDE TALKS.

By Ruth Cameron.

### THE DARLING OF THE GODS.

It just isn't fair. The constitution says that all men are created free and equal (and though it doesn't bother to mention women, we presume they were lumped in with the males as they always used to be) and then Nature, paying no attention to that, goes ahead and gives some people half a dozen gifts and other people one measly gift or sometimes, it seems, no gift at all.

If a girl is very pretty and a tennis champion oughtn't that to be enough for any one girl, and about a hundred times more distinction than most of us can claim to?

### Which One Do I Mean?

One would think so. And yet I pick up my magazine and discover that this gifted young queen of the tennis court is a very clever artist and a Phi Beta Kappa student at college. I hold that just isn't fair. It's unjust discrimination. There aren't enough gifts to go around apparently and here is one girl who has four, and among them the one that most women would give any other gift for (no I don't mean the Phi Beta Kappa key). To be able to write charming stories ought to be surely enough gift for any one person, yet I know of two women writers who are very pretty and charming on top of that; and of one at least who besides the gift of a wonderfully smooth and brilliant pen also has a charming personality, a position in the best of society and inherited wealth.

### Nature Isn't Fair.

Of course you can say that nature did not give her the wealth but she did send that baby who was to have so much else into a wealthy home. I think we could get along without the socialism of an equal division of wealth if we could have a socialism of equally divided gifts. We might get Congress to pass a law that no one should be born with more than one gift. Or perhaps we'd better make it a twentieth amendment

to make sure of its being enforced. And then we should have none of these darlings of the gods to annoy us by their ascendancy.

### Some Sense of Drama.

And yet I wonder if we should wholly like it if we had none of these brilliant meteors to flash across the skies. Is there not some satisfaction in admiring and envying these darlings of the gods, some sense of drama in their vivid careers that we should miss if we were all on a level? I wonder.

Pearline for easy washing—The best washing powder.

The ambition of the fashionable figure is to sway and flutter by means of panels, inserts and founces.

## Half of New Life Insurance Goes to Meet Lapses

### SERIOUS WASTAGE IN INSURANCE EFFORT FROM POLICIES DROPPED.

While the yearly volume of insurance written in Canada has grown steadily and majestically in the past decade, the total volume of insurance in force in Canada has shown a more moderate rate of advance than might have been expected. Every year Canadians buy heavily of life insurance and in only one year since the war started have they bought less insurance than in the previous year. Yet the insurance is not "staying put." The amount of life insurance that is permitted to lapse each year in Canada is colossal in amount.

In 1924, Canadians paid for, in cash, \$622,000,000 of life insurance. In 1924, \$232,000,000 of life insurance was allowed to lapse. Another \$80,000,000 of insurance protection vanished into the thin air through the

action of policyholders in taking the cash surrender values of their policies in place of the protection afforded.

The serious extent of this high rate of lapsation can be shown in another way. Death claims totaling \$20,000,000 were paid by insurance companies in Canada last year. In the same year, \$17,500,000 was paid back to policyholders in the form of surrender values. Almost as much was paid back in the more or less wasteful form of cash surrender values than in death claims themselves. Of course, many of these amounts returned as cash surrender values represented returns to those for whom the insurance policy had served its purpose, but in the majority of cases in Canada, where insurance policies are being allowed to lapse or are surrendered for cash, the insurance is needed just as much as or, perhaps, more than when it was first taken.

Lapse Ratio Over Half  
 Lapse ratios have grown at a remarkable rate in Canada, as the period of depression has rolled up its difficulties for the heads of families. In 1918, lapses amounted to

about 30 per cent. of the total amount of insurance written. In 1919, when business was good, everybody was employed, wages were high and prosperity was rampant, only 20 per cent. of the insurance written was offset by other policies permitted to lapse. From that date to this, the lapse ratio has grown apace. In 1920 it was up to 22 per cent.; a moderate loss in 1921, to 44 per cent., and in the three years since it has been over 50 per cent.

For every \$2,000 policy that is being sold by a hard-working agent to give protection and peace of mind to a Canadian household, another \$1,000 policy is being allowed to bring its excellent work to an end.

So serious has the question become that the Dominion department of insurance is making a study of the question of lapse ratios and will likely embody figures bearing on the subject in some of its subsequent reports.

Try to Keep Policies Sold  
 The companies are paying more attention than ever to keeping their policies sold. At one time, it was generally thought that the companies made their profits out of the

policyholders who allowed their policies to lapse. This is not true to-day when the companies are striving to build for higher business each year in order to distribute their growing expenses over a wider field of business; when the income of agents must be made to grow from year to year; when the cost of putting business on the books runs about 100 per cent. of the first premium; when insurance has become more or less a mutual affair with the profit element in the background.

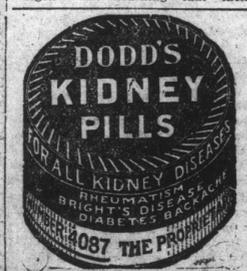
Agents are learning that their

best field for new business is among present policyholders. The companies hold policyholders months when the agents canvass their present clients for more business. House magazines, advertising, etc., are used to keep insurance sold.

From the standpoint of the policyholder, it is obvious that he loses when he allows his policy to lapse. He loses what it cost to make him a policyholder; he loses interest as well as principal; he loses protection.

Even if he replaces the policy with another, he is behind, for his policy will cost him more each year, being based on his greater age. He will lose the protection during the period that the policy was out of force. He may even lose the opportunity to take new insurance, for many people, who have allowed policies to lapse, have found that they could not pass the doctor when again they tried to buy life insurance.

Insurance lapses are expensive and no one benefits from them. They are so much waste—for both the policyholder and the companies. Financial Post.



## What to Buy for Christmas Presents

We have in stock:  
 COTY'S PERFUMES  
 ROGER GALLETT'S PERFUMES  
 PIVER'S PERFUME  
 HOUBIGAND'S PERFUMES.

FACE POWDERS and COMPACTS  
 VANITY CASES from 20c. to \$5.00  
 TOILET WATERS and LOTIONS  
 CHOCOLATES in boxes, from 40c. to \$5.00.

PETER O'MARA,  
 The Druggist,  
 50 Water Street West.

With the tremendous volume of two materials the remodeling of last year's dress is made easy.

## MUTT AND JEFF



## PEOPLE TALK IN BOX-CAR FIGURES IN MIAMI

—By Bud Fisher