

"GIBRALTAR"**And Wage-Earners' Insurance****POLICY OF EXPANSION BRINGS BIG COMPANY TO CANADA**

The Prudential Insurance Company of America, Home Office Newark, N.J., whose emblem, the Rock of Gibraltar, has long been familiar to Canadians, has just extended its field of operations to the Dominion. This important news by the great company is another endorsement of the great economic and business development of Canada and is a distinct recognition of the thrift of our people.

Business Will Be Conducted in Both Industrial and Ordinary Departments.

Industrial insurance is the only scientific system of life insurance which has brought insurance protection to the great masses of the people. The Prudential was the pioneer industrial company in this continent, the plan having been introduced in the United States in 1875 by the founder and president of the company, Hon. John F. Dryden. The Prudential has over seven and one-half million policies in force, showing to what a wide extent this business has been implanted in the homes of the public.

What Industrial Insurance Is.

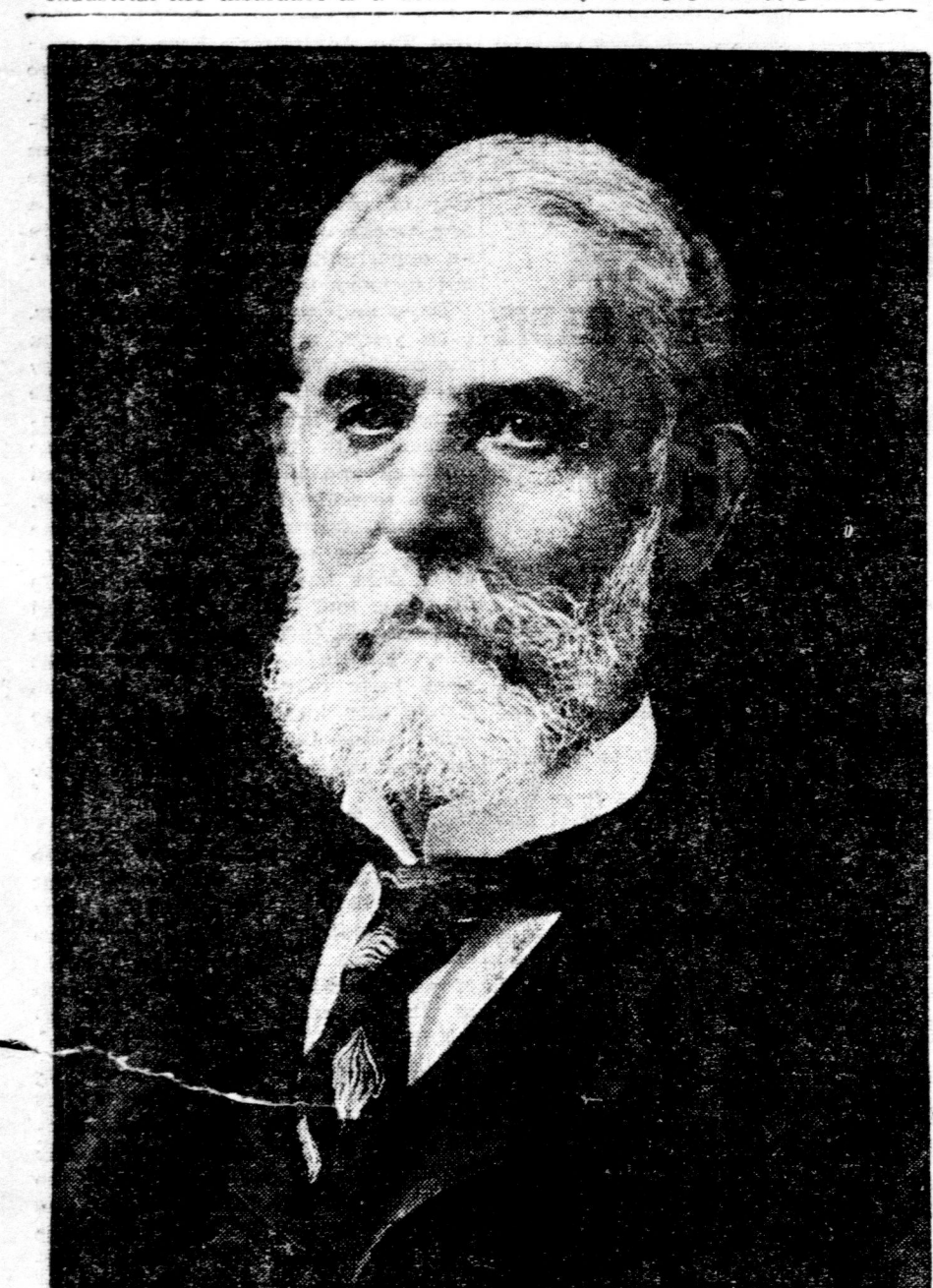
Industrial life insurance is a devel-

more policyholders than all the other companies combined. This has been due not only to the attractive features of its policies, which will compare most favorably with any in America, but also because our people have been able to familiarize themselves with the manner in which it has always been conducted and to know that it is an institution worthy of the highest esteem and confidence. There are a number of worthy concerns doing business in our state, but we know of none that is more deserving of the support of the army of wage-earners than the Prudential.

The business of the Prudential, however, is by no means confined to industrial insurance. The Prudential was the pioneer industrial company in this continent, the plan having been introduced in the United States in 1875 by the founder and president of the company, Hon. John F. Dryden. The Prudential has over seven and one-half million policies in force, showing to what a wide extent this business has been implanted in the homes of the public.

What Industrial Insurance Is.

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FORMER UNITED STATES SENATOR JOHN F. DRYDEN, "The Father of Industrial Insurance in America," and Founder and President of the Prudential.

opment of the earlier forms of life insurance adapted to the wants and needs of the masses. It combines with every degree of absolute security the necessary value of availability, adjusted to the conditions of life, and the habits and circumstances of the general population.

A workingman, earning weekly wages, has not, as a rule, more than a week's earnings ahead of him. Unless the life insurance premiums are paid, almost at the time the wages are received, to the collector calling at the houses of the insured, the intention to keep the insurance in force will very often not be carried out. For this reason the company finds that for the benefit of the policyholder the best system of collecting premiums is weekly, and at the homes of the insured.

Industrial life insurance is applicable to every member of the family, although, as a rule, the age limit is from one to seventy. Industrial life insurance provides primarily for the expenses of burial, and since death is likely to happen to any member of the family at any time, and since the burden of the funeral expenses will fall equally heavy upon the survivors, a small policy of insurance on the life of every member of the family is undoubtedly a better provision for families in moderate circumstances than a larger sum placed upon a single life.

This system of family protection, from its great popularity with the masses, has evident merits over any other form of life insurance which has thus far been devised. As stated above, the industrial collector calls at the homes of the insured week after week for premiums falling due. To anyone familiar with educational processes it must be clear that such a constant reminder of life insurance as a duty and the necessity of foresight and self-denial must necessarily have a considerable effect in other directions. As it has properly been said, a person cannot develop thrifty habits in one direction without developing similar habits in other directions. The premium receipt book is a record of the current account between the policyholders and the company. By the most simple arithmetical process, it is evident at any time how much has been paid out and how much will be received in return.

This is life insurance "at retail"—life insurance brought down to a point where it is well within the reach of all classes of individuals.

The attitude of those who avail themselves of this great form of protection is best indicated by a recent report of the New Jersey State Federation of Labor concerning industrial insurance and the Prudential.

"A large percentage of our members fully realize that it is a duty of paramount importance to provide for the widows and orphans in the way of life insurance, as well as to provide for the present in the way of increased wages, shorter hours of toil and better sanitary conditions in factory and workshop."

The Prudential Insurance Company of America is an institution, in which we have every reason to impose the utmost confidence. There is no question, but that its numbers already among our eighty thousand members

strength and size until at present, in amount of business written, in annual income and other features, it far surpasses the majority of life insurance companies which issued ordinary business exclusively.

Today with a guaranteed policy low in cost, the ordinary department of the Prudential is advancing at a pace that is probably unequalled in the United States, and that in the face of all the conditions that have affected business generally.

Some idea of the remarkable progress which the company has shown is indicated from the growth in thirty-four years from comparatively insignificant beginnings to its present position in the field of life insurance—covering nearly a billion and a half dollars of insurance protection—giving employment to over twenty thousand individuals in field and home office, its home office staff alone numbering over 2,400, and requiring four twelve-story buildings for the proper transaction of its business.

Certainly "great oaks from little acorns grow," but in this case the oak had its roots in the hearts and consciences of a great army of people eager for self-help and self-provision for home and loved ones, and its growth has been proportionate with the importance and widespread character of its foundation.

Hitherto the Prudential has confined its operations exclusively to the United States, but the attractive opportunities offered through the general prosperity and rapidly increasing populations of Canada, coupled with the cordial treatment the company has received at the hands of the Canadian authorities, have induced the company to extend its lines for the first time beyond the borders of its own country.

The work of perfecting organization for the Canadian service is now under way actively, offices in London having already been opened.

This will open a field of new opportunity for a large number of men. It is understood that it is the intention of the company to employ native Canadians to carry on the work under proper expert supervision and instruction.

This will be an excellent field for many young men desiring to enter a business career.

The business of life insurance is recognized today as one of the foremost of the most rapid rate of the age. It is due not only to the vast size of the business and the tremendous interests involved, but from the fact that the institution of life insurance itself has grown to be recognized as an indispensable adjunct to modern civilization by all classes, kinds and conditions of men.

Subject to no violent fluctuations, of the most enduring character and growing at the most rapid rate, the administration and management of this business requires an army of men of ability, integrity and energy, and to such men life insurance offers not only adequate compensation, but more than an average remuneration. For young men entering a business career no occupation has greater inducements. Progress depends solely upon merit, advancements are made entirely upon a man's own record, and his future as well as his present depends entirely

No. 26

February 15, 1909

VALUE, ONE VOTE.

EUROPEAN TRIP CONTEST OF THE LONDON ADVERTISER

This Vote Is Cast For

(Name of Candidate)

As the most popular lady in District No. of The London Advertiser European trip Contest.

VOID AFTER 15 DAYS FROM DATE.

ANNUAL SEPARATE SCHOOL REPORT

Catholic Population of the City Totals 5358.

ASSESSMENT IS ABOUT \$2,000,000

Some Interesting Facts and Figures Given Out by the Board of Education.

ALL THINGS WORK OUT FOR GOOD

Rev. W. J. Clark's Interesting Sermon in the First Presbyterian Church.

The First Presbyterian Church was crowded on both occasions yesterday, when Rev. W. J. Clark, formerly pastor of the church, but now of Westmount, Montreal, preached. In the morning Mr. Clark took as his subject "The Complexity of Life," and based his sermon on Romans, viii, 28: "For we know that all things work together for good to them that love the Lord."

The Paths of Life.

"Someone has said, let the revolutionist settle where we are from, and the theologian where we are going," said Mr. Clark, "but the fact still remains that we are here. There is no doubt whatever about that. We are all, however, try to come to some definite conclusions about the pathways we are to follow through life. The complexity of life and its apparently inexplicable confusions thrusts itself upon us at all times. We all rejoice in the light of the sun, in the splash of the rain, or in the beauty of the harvest. These are aspects of the material world that are beautiful. There are other aspects that strike us, and we are way as to cause us great agony of spirit. We cannot blind ourselves to these facts. Sometimes they present themselves to us in a spectacular way, as when a few weeks ago thousands perished at Messina. We can never forget, however, of the lingering death which came to those buried in the ruins."

Study of Humanity.

"Then, if we turn from that aspect to study humanity, we find the same thing. If we study the history of man, as it presents itself in its various forms in our every-day life, we find some things which gladden and others which sadden us. Men and women today are thinking great thoughts, and doing great works, which would seem impossible, but are carrying them through. Some are beneficial, others are not."

Robbery and Oppression.

"There are men today who are using their powers and talents to rob and oppress their fellow-men. What is true of the masses is in general true of the individual. How many of us are selfish, greedy of gain, and how small our lives look when measured up by the generous and useful life of Jesus Christ."

"Life practically resolves itself into three aspects. There is the attitude which we find only too common. That of the unthinking person who never often is the person who doesn't care. He is the man who refuses to see things as they are, and goes on his own way, eating and drinking. There is the stoic, or despairing attitude. People in this attitude say life is altogether too much for them. They find it too much of a thing for them to settle. They brace themselves to stand the pains and suffering of life with firmness. There is much to be said for this attitude, but yet it seems an inferior one."

Paul's Attitude.

"Lastly, there is the attitude indicated in the apostle's words, when he says all things work together for good to them that love the Lord. Here is Paul's attitude. In Paul's attitude, all things. Faith is a word so often misused or misunderstood. Faith is a partial knowledge of such a sort that we can be sure we are right from what we know. Every man has faith of some sort or other, even he who calls himself an agnostic. In Paul's attitude, he is convinced of the unity in creation. There are so many who have a hazy idea that there is a God and a devil, and that they are fighting something out in some sort of a way. There is also the theory that we are all gods. Paul's idea is that there is no event which comes to pass, there is nothing that happens, that is not part of one great purpose, and that purpose is good."

Working for Good.

"We must all admit that it is a grand thing for all things to work together for good. The birth of the child, the young man in his strength, the old man in his feebleness—there is no wonder that is not included—and all work together for good. What a strength such a belief gives us, especially in the hour when the places that once were ours, and things we had are slipping from our hands, and we are left alone. We hold them! Such a faith enables us to see that if there is rebellion against good it must be swept away, and to understand that if we set ourselves against that which is good we must be crushed. It teaches us to love good and long for the best, and also that the way of faith is the way of effort."

Mrs. Winslow's Soothing Syrup.

has been used for over THIRTY YEARS by MILLIONS OF MOTHERS for their CHILDREN, WHILE RECOVERING FROM COLIC, SOOTHING THE GUMS, LAYS ALL PAIN, CURES WIND COLIC and is the best remedy for diarrhoea. Sold by druggists in every part of the world.

Catholic Population of the City Totals 5358.

ASSESSMENT IS ABOUT \$2,000,000

Some Interesting Facts and Figures Given Out by the Board of Education.

The 51st annual report of the Catholic board of education was given out at St. Peter's Cathedral and St. Mary's Church yesterday morning, showing the financial standing of the schools, the valuation of churches, schools, hospital, and other public charities; also the assessed value of property owned by Catholics in the city, London Township and Westminster.

In commenting on the report at St. Peter's Cathedral yesterday morning Rev. Father Aylward stated that the attendance of St. Mary's school has increased to such an extent that a new school will be necessary in that section of the city within a short time. There are at present four rooms at St. Mary's school, the fourth room having been opened a few months ago. The total number on the roll is 185, some classes being over-crowded. The school is valued at \$10,000, and the grounds at \$4,000.

Catholic Institutions. Catholic institutions in London are valued at \$541,500, the Mount Hope Institute alone being worth \$134,900. The buildings at Mount Hope are valued at \$30,000, and the lands at \$4,900. St. Peter's Cathedral stands second, \$121,000 being the total valuation. The buildings are estimated to be worth \$100,000.

The valuations of other institutions are St. Mary's Church, \$42,000, and lands, \$3,000; Mount Hope House of Providence, \$23,000, and land, \$15,000; St. Joseph's Hospital, \$100,000, and lands, \$11,000; St. Martin's school, \$10,000, and lands, \$3,000; St. Peter's school, \$4,000; Sacred Heart School, Queen's avenue, \$10,000, and grounds, \$7,000, and St. Nicholas School, Chesapeake street, \$3,200, and lands, \$200.

The Assessment.

A table showing the assessment of property owned by separate school supporters is given, and shows an increase of about \$1,000,000 since 1895. The tax rate received is almost tripled. The following is the table:

Year.	Assessment.	Taxes Received.
1895	\$ 890,590	\$ 4,715 00
1896	1,044,637	4,950 00
1897	1,073,449	5,212 00
1898	1,126,450	5,592 00
1899	1,244,780	5,522 00
1900	1,234,780	6,425 00
1901	1,239,205	6,929 01
1902	1,266,364	7,388 27
1903	1,422,931	7,866 35
1904	1,446,404	8,272 40
1905	1,548,822	8,854 09
1906	1,622,230	8,821 09

To Suffer From Headaches Makes Life Miserable.

It takes a person that has had or is subject to headaches to describe the suffering which attends them.

The majority of cases are caused by constipation and dyspepsia. The dull throbbing, the intense pain, sometimes in one part, sometimes in another, and then over the whole head, varying in its severity by the cause which brings it on, purely indicate that there is something the matter with the stomach or bowels. To the fact that Burdock Blood Bitters reaches every part of the system is due its success in relieving and permanently curing headache. It has proven a specific for the malady in all its forms.

Mrs. Allison E. Brown, N.B., writes:—"I have been troubled with Constipation and Headaches for a long time. After trying different doctors to no effect, a friend asked me to try Burdock Blood Bitters. I find I am completely cured after taking three bottles. I can safely recommend it to all."

Conductor McCallum of G. T. R. Liberated Pending Trial of Case.

Toronto, Feb. 14.—After a temporary disappointment, Conductor Frank McCallum of the G. T. R., was able to secure his liberty on Saturday afternoon. When his bondsmen from Brockville, Messrs. W. H. Harrison, Frank Wendling and Frank Laing, arrived in Judge Winchester's court in the morning, they were told that the crown could not accept any as bondsmen, as their property was not in the county of York, and therefore was not estreatable by the county authorities.

WEATHER PROBS: COLDER.

SMALLMAN & INGRAM

MONDAY, FEB. 15.

A Few Pieces--Not Yards

Our Cotton and Sheeting Values for this week will offer the above suggestion. Another week of Cotton selling has begun, and great things are promised for this the third week of our Cotton and Sheeting Sale. Interest has been from the start at the highest point, and if we may judge from the values which have been prepared for this week's selling the straining-point will be reached, as the values for the next few days will suggest the buying of pieces instead of a few yards. If you have not already made your purchases, your best opportunity is NOW! If you have, look over the values, at home, and consider how much more you will need of the different lines. Make sure you have your full supply. All the better if you should get a few yards over at such prices.

This is just one of our specials priced for the piece. A Fine English Long Cloth, the desirable cambric-finished kind, suitable for underwear purposes. 35 inches wide, put up in pieces of 40 yards each. Special value at 10c yard or piece of 40 yards for \$3.75. Don't miss procuring a piece or more of our Special Sheeting at February Sale price. Each piece makes in the neighborhood of one dozen sheets. Second floor.

Ribbons--10c for 25c and 40c Ribbons

These are light blue, Nile and moss green. An accumulation of odd pieces from one line and another in these colors which are not as ready sellers as the reds, pinks, whites, etc., yet good, useful colors. Pure Silk Ribbons and 5½ inches wide. 25c and 40c qualities. A few bolts of each, to clear at, per yard 10c

SOAP--2½-lb Bar, 23c

SHELL BRAND CASTILE--Large and Small Bars.

The stamp "Shell Brand" is the emblem of purity. Are you buying your Soap at the right price? Pure Castile, white or mottled, 2½-lb. bars, 23c One-third bars, 8c

MACHINE OIL, 4c a Bottle

If you have used this oil before you will certainly want another 3 bottles for 10c. This is a good sperm oil, and will not clog. Another lot now on sale, per bottle, 4c, or 3 for 10c

TOILET COUNTER--OPPOSITE STAIRWAY.

Store closes 6 p. m. daily Saturday included.

SMALLMAN & INGRAM

Dundas and Richmond Streets.

SHREDDED

Gives You Power to Resist the Cold and Winter Diseases.

To serve--heat in oven, pour hot milk over it and salt to taste. Sold by all grocers, 13c. a carton; two for 25c.

WHEAT

After a prolonged discussion an arrangement was finally made to by parties, whereby four men in the afternoon deposited a marked check for \$10,000 with the court. The check was endorsed by all four men.

RAILWAY CONVENTION

Managers of Electric Lines Gathered at the Capital.

Ottawa, Feb. 14.—The moving spirits of electric railways in various parts of the Dominion were gathered on Saturday on the occasion of the quarterly meeting of the executive committee of the Canadian Street Railway Association. Mr. J. E. Hutchison, superintendent of the Ottawa Electric Railway Company, presided.

Those who took part in the deliberations were: Acton Burrows, secretary of the association; Duncan MacDonald and P. Duke, of the Montreal Electric Railway; E. A. Evans, of Quebec; W. H. Hopper, of St. John, N. B.; C. B. King, London; W. McCrea, Toronto, and James Anderson, Windsor.

Details of several matters dealt with by the association in Ottawa four months ago were disposed of, and some arrangements made for the annual meeting, which takes place in Winnipeg in mid-summer.

REFORMS IN RUSSIA.

Civil Marriage Ceremonies Abroad To Be Recognized.

St. Petersburg, Feb. 12.—Important reforms in the marriage laws are impending. Russia is about to recognize the validity of civil marriages and to remove divorce cases from the jurisdiction of the religious to that of the civil courts.

At present a Russian who contracts a civil marriage in England, France, or Germany can, on returning home, marry again without any hindrance, his first marriage being considered invalid. Many women have been wronged through ignorance of this fact.

The Government has now present-



RADWAY'S READY RELIEF.

Radway's Ready Relief cures the most painful cases of Rheumatism, Neuralgia, Headache, Toothache, Stomachache, Backache, Pains in the back, Pains in the limbs, Pains in the bowels, Pains in the kidneys, Pains in the liver, Pleurisy, Swelling of the joints, and pains of all kinds, use

Radway's Ready Relief.

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