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For a man between the ages of twenty-three and thirty, about 60c. a week will maintain an Imperial 20 Payment Life Policy for \$1,000.

If, after you have paid but one premium on such a policy you should die, this Company would pay \$1,000 to your wife or other beneficiary. That \$1,000 invested at 6% would yield your heirs an income of \$1.15 a week as long as they live, and still leave the principal intact.

Have you considered what a wonderfully safe investment this is? Think of the men who were worth thousands before the war who do not possess five hundred dollars in real money today. The bottom has fallen out of their real estate and stock holdings and if they were to die their affairs would be in a bad muddle.

One policyholder said recently "the only thing I possess that is worth one hundred cents on the dollar is my life insurance policy and I regret today that I am not carrying five times as much."

Write for our booklet entitled "Penniless Old Men." You'll find it interesting.

### THE IMPERIAL LIFE Insurance Company of Canada

HEAD OFFICE - TORONTO

Branches and Agents in all important centres

### PAPER MILL COUNSEL ENDS ADDRESS AT ENQUIRY

Ottawa, Jan. 16.—George H. Montgomery, manufacturers' counsel, today finished his address in the newspaper appeal before the paper control tribunal, his record of three and a half days being similar to that of W. N. Tiley, publishers' counsel.

Several other manufacturers' counsel are yet to be heard. Mr. Montgomery dealt with the item, "Going value," which he claims should be included in an investment allowance and which Commissioner Pringle did not specifically include in Canada, tho it has been recognized in the United States hearings. He defined "going value" as the value of a property as a going concern, as distinct from "bare bones" value and also embracing the element of money lost in the early stages of operation. These things, he contended, have a distinct value over and above the actual cash output and expenditure which has gone into the value of the physical structure.

He cited the fact that United States publishers are already demanding a re-hearing of the price fixing case there on the ground of what has been brought out in the latest Clarkson report in Canada.

### CANADA'S TRADE LESS BY THIRD OF A BILLION

Ottawa, Jan. 16.—Trade figures for the nine months of the fiscal year or up to Dec. 31 show that the total of Canadian imports and exports is \$379,405,186 less than in a similar period in 1917. For the nine months of the fiscal year the total of Canadian trade was \$1,676,908,825, while in 1917 it amounted to \$2,055,412,011. For the month of December alone, the decrease amounted to \$25,122, the 1917 total being \$212,521,710, and the 1918 being \$183,369,787.

### Resolution in Saskatchewan For Ottawa to Set Wheat Price

Regina, Sask., Jan. 16.—That the Saskatchewan Legislature urge the Dominion Government to set the price of wheat in 1919 in conformity with the price set by the United States, was the tenor of a resolution moved today in the legislature, by W. T. Sadger, Rosetown. The motion went on to propose that a conference be held with the governments of the U. S., India, Australia and the Argentine, with the object of fixing the price annually.

### Alberta G.W.V.A. Asks Ottawa To Lend Soldiers Up to \$7500

Lethbridge, Jan. 16.—The statement that the government was dilatory and inactive in the matter of soldiers' land settlement was made at today's session of the Great War Veterans' Convention here. Last night a message was drafted and despatched to Ottawa expressing dissatisfaction with the delay. The government is to be memorialized to settle soldiers on the land as quickly as possible during demobilization period and to pass an order in council to lend up to \$5,000 on purchased land and up to \$2,500 on chattels, etc.

### OLYMPIC DOCKS TODAY.

Halifax, N.S., Jan. 16.—It is announced tonight that the steamship Olympic will not dock until noon tomorrow. She had been expected at seven in the morning.

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W.M. Percy - Proprietor  
Prescription Optician, 442 Yonge Street

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CASH ON CREDIT  
Be sure and see our  
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to save you money.  
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GET MY PRICES  
**E. PULLAN TORONTO**

**DR. DAVID HESTAND, Specialist.**  
Highly recommended for his wide  
experience in perfect fitting glasses.  
608 YONGE STREET,  
Opp. Testella St. Phone No. 2532.

### HAMILTON NEWS

Hamilton, Jan. 16.—The board of control today recommended that the council vote a grant of \$5000 to the Salvation Army. It also accepted the resignation of C. B. Morgan from the post of assistant city solicitor.

Peter Wright, delegate to Canada of the British Seamen's Union, will speak in Hamilton next Tuesday. The works committee today appointed a special sub-committee to arrange for the carrying out of the proposed plans for improvement of the street railway service.

The parks board favored a proposal for the construction of a modern bathing house at Wabasso Beach. At a meeting of the city property and license committees the members received a protest against the city's employees being allowed to use the public motor cars during the lunch hour.

Capt. (Rev.) W. Renslow, rector of the Church of the Ascension, addressed the members of the Women's Canadian Club this afternoon in the Conservatory of Music. He told of his work overseas as a chaplain.

### PIM'S IRISH POPLIN NECKWEAR SPECIALLY PRICED.

There's no time and no place for which there is not just the most suitable choice of Pim's Irish Poplin Neckwear—and there never was a more exclusive selection of Pim's than you may select from today. A beautiful assortment, rich effects in plain colors, stripes and fancies in a special week-end introduction lot, specially priced at \$1.59. Score's, 77 King west.

### BEACHES

At the annual meeting of Emmanuel Presbyterian Church Ladies' Aid Association, held in the ladies' parlor, Swainwick avenue, yesterday afternoon, Mrs. J. J. A. Brady, secretary, were unanimously re-elected.

### KING

The Rev. R. Hayden officiated at the burial of the late Mrs. Jas. Carmichael, widow of Rev. Jas. Carmichael, which took place at St. Andrew's Presbyterian Church cemetery yesterday. The deceased was born in King 30 years ago. Her father, James Wm. Hayden, was then minister of the local church. The Rev. James Carmichael, who died a year ago, was pastor of King Presbyterian Church for fifty years. Many friends from outside points attended the funeral and the congregation was well represented.

### EAST TORONTO

Under the auspices of the East Toronto Women's Institute a Red Cross social and dance was held in the hall, Danforth avenue, last night. The affair was a great success and was largely attended. The proceeds will be devoted to patriotic purposes. The material ready-made if feasible, to be sold to the settlers at cost. The department is trying to induce implement dealers to grant a discount of 15 per cent. from the present cost prices.

### EGLINTON.

Loyal Northern Lodge I.O.O.F. held their regular meeting in Orange Hall, the chair being taken by Bro. Robins. The officers of the lodge are: Bro. Felton, N.G.; Sis. DeArms, V.G.; S.W. Greenway, G.N.; Sec. Bros Bond, secretary; Bro Chitty, treasurer.

### Six Thousand Dollar Loans For Soldiers of Manitoba

Winnipeg, Man., Jan. 16.—Manitoba Provincial Supervisor D. W. Campbell today made known plans being matured by the department of the interior, which will mean unexpected aid to returning soldiers going on to the land. Government architects are busy preparing standardized houses and barns for farms and families of varying sizes. The material ready-made if feasible, to be sold to the settlers at cost. The department is trying to induce implement dealers to grant a discount of 15 per cent. from the present cost prices. Legislation will be introduced to grant soldiers money up to \$500 at five per cent. the soldier to invest to 10 per cent. of amount.

### EYE SAFETY

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experience in perfect fitting glasses.  
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### YORK COUNTY AND SUBURBAN NEWS

#### EARLSCOURT

##### MAYOR AMUSED CHILDREN.

Mayor Church was the centre of attraction at the G.W.V.A. Christmas tree entertainment held at the headquarters of the Earls Court branch on West St. Clair avenue last night. He was received with a tremendous ovation by over a thousand children of soldier dependents returned men and their wives and friends. The mayor, with a soldier baby in each arm, stood before the children and spoke to almost every child in the room and to one he asked the question: "Do you know the mayor?" and the kiddy grinned and said "Yes."

#### DANFORTH

The annual meeting of the Woodman of the World, Toronto district camp, was held last night in Broadway Hall. K. W. Plowman occupied the chair. The following officers were elected: H. Durant, council commander; F. Frettenburg, advisory lieutenant; W. Meen, clerk; J. Brown, secretary. The election was conducted by the chairman and the installation ceremony by D. McQuinn, sovereign. A. J. Smith, R. Tanner and J. Fisher were delegates from North Riverside Camp. There was a crowded attendance.

#### UNIONVILLE

The local skating and curling rink was opened yesterday. There was quite a large attendance in spite of soft ice.

#### YORK

Deputy Reeve Wm. Graham of York, has been confined to his home since Monday with a slight attack of pleurisy.

### PERFECT SERVICE AT THE

### Finest Victrola Parlors IN AMERICA

Ye Olde Firm  
**HEINTZMAN & CO., LIMITED**  
Heintzman Hall  
195 YONGE STREET

### ALL THE LATEST VICTOR RECORDS

### Whaley, Royce & Co., Limited

237 YONGE STREET  
Everything in Music and Musical Instruments

### OPEN EVENINGS

### HIS MASTER'S VOICE RECORDS

### AT BLACKBURN'S

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A few men have been busy during the past week completing the wooden hand rail and sidewalk on the north side of the Eloc street viaduct roadway between Parliament and Sherbourne streets and the works department engineers have also been engaged in taking levels for the completion of this section for wheeled traffic in the early spring.

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YOU SHOULD GET THIS WONDERFUL WALTZ  
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You will never be at a loss for entertainment, for with "His Master's Voice" Records you have at your command all the music of the world faultlessly rendered by the World's Best Artists

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Bluebird-Waltz-and-Geraldine-Hestiation Waltz Miro's Band 216047  
The Bluebird-Henry Burr-and-The Little Good for Nothing's Good for Something After All Campbell and Burr 216048  
The Rose of No Man's Land-and-Watch, Hope, and Walt, Little Girl Henry Burr 216039  
Mickey-Henry Burr-and-My Ain Folk Alan Turner 216040  
Sun of My Soul-and-Rescue the Perishing (Hymns) Harry McCloskey 216045  
How Would You Like to be My Daddy?-Fox Trot-and-A Little Birch Canoe and You-Waltz Miro's Band 216050  
After You've Gone-Marion Harris-and-I'm Glad I Can Make You Cry Henry Burr 18509  
Smiles-Fox Trot-and-Rose Room-Fox Trot Jos. C. Smith's Orchestra 18473  
Un peu d'Amour-and-Ta Voix m'Appelle Enzo Bozano 263014

- \$1 50 for 12-inch double-sided  
Missouri Waltz-and-Kiss Me Again-Waltz Jos. C. Smith's Orchestra 35663  
Oriental-Fox Trot-and-Dodola-Waltz Jos. C. Smith's Orchestra 35676  
Forget-Me-Not-Waltz-McKee's Orchestra-and-Felicia Waltz Markela's Orchestra 35639

- Red Seal Records  
Dixie Mabel Garrison 64637  
Lucia-Mad Scene Galli-Curci 74509

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### SCOTIAN

Men for M.L. are en route arrive at North time today. I rival will be morning at N stations. A-Major G. Adams, H. Ashpole, H. Auld, H. F. B. Anderson.  
B-Lt. S. I. E. Briggs, Sgt. Basley, W. A. ley, L.-Cpl. I. white, Bdr. R. W. Brookman, Atd. H. F. B. Anderson.  
C-Lt. L. C. Sgt. C. W. Co. Campbell, P. Christian.  
D-Commandant. W. Cook, Spr. W. H. F. Cunford, J. L. Darbyson, Spr.

Train Du With