

A WONDERFUL PRIVILEGE—

the Right to Use the Investment Knowledge and Machinery of the Canada Life Assurance Company



WIDOW AND HER FRIENDS. No. 1—Her brother would like to borrow a few thousand dollars, to be paid back any time she needed it.



No. 2—She is strongly advised to buy land.



No. 3—Her father is greatly worried over his business, which needs capital.



No. 4—Her husband's most intimate friend warns her against making a bad investment, but will not take the responsibility of advising her what to do.

NO distressing financial problem faces the beneficiary under a Canada Life Policy. We invest the money for her, allowing the average rate of interest earned, less only a very moderate charge for investment expenses. This applies to all our profit-sharing policies, no matter when they were issued. As in life insurance calculations it is safe to rely on average "Lives" and unsafe to rely on one life, so it is safe for an inexperienced woman to rely on the average result of a life insurance company's investments, but unsafe to rely on an investment or two selected by herself, an executor, or a friend. Knowing this to be true, the Canada Life has for many years issued a regular income policy to safeguard beneficiaries. As a further extension of this idea, you may now secure for your beneficiary a definite monthly income payable for the whole of life, payments for twenty years being guaranteed to the beneficiary or estate in any event—thus making absolutely sure of a substantial income.

How our Monthly Income Plan is being used

Mr. B., a successful business man, has a son who is causing him much anxiety. He had decided to leave him \$10,000, and recognize no further responsibility if he threw that away. Upon hearing of the Canada Life Monthly Income Plan, he realized it to be the best solution for his problem, and he is now contented to know that no matter how reckless his son may become, he will receive at least \$50 a month, under this plan, as long as he lives.

Mr. S., a prominent banker, has a daughter with a speculating husband; a situation which promised short work of any lump sum that he might leave her. He took a Monthly Income Policy for \$100 a month, thus removing all opportunity for speculation.

Mr. G., with a growing family, felt it to be his duty to assist an unmarried sister. He could not easily, in justice to his wife and children, make provision for her from his estate. A Monthly Income relieved his mind in this direction.

Mr. A., a rising young lawyer, has a wife and child for whom he wanted some definite and safe provision for their protection. He found the Monthly Income Contract to be exactly what he wanted,

since only a moderate yearly premium is required instead of a large initial investment, and any fluctuation or depreciation in value that affects other securities is impossible with this plan. Moreover, he realized that, in event of the early death of both his wife and himself, the income, guaranteed for twenty years in any case, would protect the child until it had at least reached maturity.

Mr. R. took a Monthly Income Policy for his little daughter, aged 6, of whom he was very proud. He has arranged that the monthly cheques shall arrive on her birthday each year when he is not here to provide for her. Although the amount is not large, he knows that it will be continued as long as she lives, and will mean more to her than many times the sum from other sources.

Mr. W., a manufacturer with a large business, felt it advisable to leave his property as a going concern to his son, but there was danger that the profits might not be sufficient to also support his wife and two daughters. Monthly Income Policies covering each of these beneficiaries removed all difficulty in arranging his estate, and made absolutely sure provision for his wife and daughters, free from all hazards as to the continued success of the business.



No. 6—Her uncle has worked out a plan for taking her into partnership in his business.



No. 7—An "old friend of her husband" offers an investment in oil shares paying 20% dividend.



No. 8—Not being familiar with the road before her, she longs for the advice of her husband.

We advise the Monthly Income Plan, because—

Financial problems should not be thrust upon a woman at a critical time. The hands of unscrupulous men are always outstretched for money held by the unwary. Ninety per cent. of money paid beneficiaries is lost or spent within seven years. Large sums of money on hand invite extravagance or unwise expenditure. A weekly or monthly income is the natural thing for most people. A woman can keep a family together on even a small income, provided it is REGULAR. There is danger of a man leaving large property interests and too little income. Property must be producing income in order to be of any benefit to a bereaved family.

Out of sixteen legatees under the will of the late J. Pierpont Morgan, only four—men of experience and ability—received outright legacies. The other twelve, women and men of less experience, received "incomes." Economy in the handling of funds is assured by an organization such as the Canada Life, with large funds to invest and properly equipped to handle investments. Assuming enough left in cash to pay the immediate obligations of an estate, even a \$15.00 monthly income will pay the rent if necessary, leaving a woman's mind free on that score, at least. (The Canada Life bases its rates on even a \$10.00 monthly income, and welcomes applications for that amount.) "An income that never fails" is the MONTHLY income of the Canada Life.

Our "Private Inventory Form" is free for the asking. It enables you to test your progress and aids you in building up and arranging your estate.

CANADA LIFE

Assurance Company

HEAD OFFICE, TORONTO, CANADA
C. A. C. BRUCE, Manager for St. John's.



CANADA LIFE ASSURANCE COMPANY,
TORONTO:

Dear Sirs,—

Without obligation on my part please send me your "Private Inventory Form" and information about the Monthly Income Plan.

Name

Address

Questions From the Potsdam Catechism.

A profound sensation (writes the Exchange Bernese correspondent) has been caused by the recent publication on the origins of the war, written by a German, domiciled at Zurich, named Hermann Fernau. The author adopts the view contained in the famous book "J'Accuse" but declines to hide his identity. He demands from the German Government answers to the following questions:—

Why the bullying tone of the Austrian ultimatum to Serbia?

Why the brutal refusal of Austria to the demand for delay made by the Triple Entente?

Why was the Serbian reply which surprised Dr. Hamilton's Pills of Mandrake and Butternut, nevertheless rejected?

Why was Sir E. Grey's proposal for a conference rejected?

Why did Germany declare (vide White Book) "Austria could not be cited before a European Tribunal"?

Why did Austria declare that "she was obliged to decline the British proposal" (vide White Book)?

Why did not Germany counsel moderation to her ally?

Why did Germany talk so much about localization of the conflict when (as her diplomatic documents show) she knew Russia was bound to intervene?

Why was the Austrian ultimatum approved at Berlin, when it was obvious its despatch meant a European war?

Why has the German Government suppressed all reference to the Tsar's

proposition to the Kaiser that the whole question in dispute should be submitted to a court of arbitration at The Hague?

Copies of this new "J'Accuse" have been seized by the police in various German cities.

\$1,000.00 Reward Forfeited It Remedy Fails

We hope this notice will reach the eyes of people who are troubled with constipation and bowel trouble. Dr. Hamilton's Pills have been guaranteed to cure any case within three days, and the above reward will be paid for any case resisting this greatest of all remedies.

No prescription ever written could surpass Dr. Hamilton's Pills of Mandrake and Butternut. For years they have been curing the most obstinate cases of constipation, biliousness, headaches and sour stomach. Here is your chance to test Dr. Hamilton's Pills. If they fail—your money back for the asking. Be sure you get the yellow box, and insist on being supplied with only Dr. Hamilton's Pills of Mandrake and Butternut, 25c. at all dealers.

Household Notes.

Sweet potatoes can be made into soup exactly as white ones are.

Crinolin, rubbed on velvet, will take out every particle of dust.

Almost any cold vegetable can be utilized to make a delicious salad.

An apple put in the tin box with the cake will keep the cake moist.

Japanese toweling makes pretty cushions for window seats and chairs.

Boil a cracked dish for forty-five minutes in enough sweet milk to cover it.

The amount of hot work saved by the salad habit is something astonishing.

If soup is to be the chief dish for luncheon, make it bean or cream soup. A white background is always best where is much mahogany furniture.

Iced tea is a great resource in hot weather, but it should not be made too strong.

The rough ends of the roast beef can be ground up and made into hamburger steak.

WHAT OTHER STORE IN ALL THE CITY IS LIKE THIS?

- | | | |
|---|---|---|
| 5c. Tumblers 4c. | Every Day Is Bargain Day. | 15c. Glass Butter Dishes 10c. |
| Tack Hammers 10c. | It is our intention to sell goods for less than similar merchandise may be bought elsewhere. | 2 in 1 Shoe Polish 9c. |
| Hatchets 20c. | Goods are all displayed on tables which makes selection very easy. | Coal Shovels 5c. |
| Rubber Heels 20c. | You are free to browse around and make selections. | Sad Iron Handles 10c. |
| Purses 10c. | The automatic plan of reducing Variety Goods after a certain time in stock—1/4 after 12 days; 1/2 after 18 days; 3/4 after 24 days—assures that at all times we are forced to give bargains, and you in turn must save money. | Kitchen Spoons 5c. |
| 15c. Berry Picking Baskets 10c. | Situated as we are in the West End, our rent, etc., is very much lower than a downtown store; all the money we save in this way is given to you in lower prices. | 45c. Preserving Kettles 38c. |
| 50c. Berry Sets 39c. | WE GIVE Travel COUPONS | Dish Mops 5c. |
| Kettles 25c. | We give you Travel Profit-sharing Coupons which can be redeemed at any time for merchandise, street car fares, free mileage on railroads or steamboats. Travel Coupons are given at the rate of 1 mile in Travel for 1 dollar spent. They mean three cents if you wish to redeem them for merchandise—Free. | Clothes Lines 10c. |
| Dish Pans 25c. | It's worth while to shop at this store. Come to-day and get acquainted with our service. | Biscuit Cutters 5c. |
| Drip Pans 10c. | NEW GOODS, JUST RECEIVED DIRECT FROM NEW YORK, WILL BE ON DISPLAY AT OUR USUAL LOW PRICES. | Stove Lifters 5c. |
| Bread Pans 10c. | THE FAIR, | 20c. Baby Shoes 15c. |
| Frying Pans 10c. | St. John's Nearest Specialty Store. | |
| 15c. Talc Powder 10c. | THE C. L. MARCH Co., Ltd., | |
| Hair Brushes 20c. | Cor. Water and Springdale Streets. | |
| Scrub Brushes 10c. | | |
| Picnic Plates, 1 doz. 5c. | | |
| Bay Rum 20c. | | |
| 20c. Tobacco Pouches 15c. | | |
| 25c. Bathing Caps 19c. | | |
| \$1.95 Women's Skirts \$1.65 | | |
| Screw Drivers 10c. | | |
| Curry Combs 20c. | | |
| 15c. Shoe Polish 10c. | | |

NEW GOODS JUST RECEIVED ON SALE TO-DAY AT SALE PRICES.

Rann-dom Recls.

By HOWARD L. KANN.
"Of Shoes and Ships and Sealing Wax of Cabbages & Kings."
THE BOARD OF TRADE.

The Board of Trade is a place where men put down money and guess how far No. 1 wheat will jump inside thirty days. If the jump fails to shatter any of the existing records several embittered operators drop off the board in a noiseless manner and apply arnica bandages to their wounds.

It costs a great deal of money to get on the board of trade, and sometimes it costs several times as much to get off. Every year some new, brash member from the far west is admitted to membership by paying \$50,000 and repeating one of Jesse James' favorite passages of Scripture, and a few months later retires by the rear door with a vast amount of helpful experience and a check book shot full of holes as a coffee strainer.

Nobody ever joined the Board of Trade with the pious idea of showing up the old members without breaking down in the middle of the third verse and backing off the stage with a wan, pinched look.

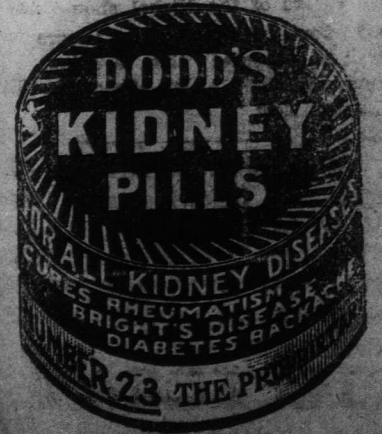
Bucking the Board of Trade continues to be the favorite pastime of sanguine citizens who have access to other people's money and who always know that mess pork is due for a phenomenal ascension by September 1. Many a trusted Sunday-school treasurer has dumped the proceeds of the mite-box into the wheat pit, while the other brethren were learning the golden text, only to have the market slump downward with a hollow groan and leave him stripped of both religion and collateral. Every once in a while some rural merchant imbibes the idea that he can invest a \$10 bill in the Board of Trade and have it come back in the form of an eight-cylinder touring car, and after keeping this up for a reasonable length of time he decides that it is cheaper to play draw poker with total strangers who carry a stripped deck.

The number of people who make any real money by playing the Board of Trade with a shoestring is about as numerous as those who locate the little pea at the circus. The real wise men of any community are those who

play the savings department of a solvent bank every Saturday night. Four per cent. interest may look small to the man who wants to double his money between supper and breakfast, but it is better than having to protect the original investment with a lien on the household furniture. The man who gets this solemn fact hammered into his system while young will never have to be cared for by the county when he is old.

DELAYS ARE DANGEROUS
—Don't delay in ordering your new suit as the price of goods is continually on the jump in the home markets, and the longer you'll wait the more you'll pay. If you want a suit, GET IT NOW and get it at SPURRELL'S, where good goods, low prices combined with style and fit predominate. SPURRELL BROS., 365 Water St.—may4,tu,th,s,f

THE LIFE WE LIVE.
The life, my friends, is just the thing; one day we weep, the next we sing; today we whoop, tomorrow we a. i. l. which keeps us from all going stale. And as our days and years advance, we never know what will change. To-morrow's mysteries are hid, and what she has in her old chest can never be by mortal guessed. And that is why this life's sublime, and why we have so great a time. If we could in the future tread, if we could see a year ahead, and know just what the gods will send, the spice of life would have an end. The unexpected is the stuff that makes this planet good enough. At morn you rise, depressed, and say, "I fear I'll be a tomesome day, with none to brush away my tears, or the song 'spells on my ears." And while you take a mournful din, your aunt and seven kids how in, with baggage stacked in trunk and crate, to stay six months, or maybe eight. 'Tis then that you, with buoyant mirth rear up and bless your native earth.



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