

The Fisherman's Best Investment



Mr. J. C. Cahill, Mfld. Mana ger of the Crown Life Insurance Co.

December 12, 1923. such as its influence on the life and character of the individual. It helps to form systematic habits of saving, which induce self-restraint and self-sacrifice. It eliminates worry and for the opportunity of writing a few lines on Life Insurance for the "Advocate" because of the fact that your paper circulates to a very large extent amongst our fishermen, and it is my thought that there is in Newfoundland today perhaps no other class of men more in need of the benefits and advantages accruing from adequate Life Insurance protection. Our fishermen have not, as a rule, the opportunity or even the incentive to save money, and even if a few dollars are gathered together the opportunities for investment are very limited. Now, for this class of man Life Insurance is, to my mind, the real thing, because, in the first place, it is the most effective of all teachers of thrift, and provides the easiest, safest, and the best known method of establishing and fostering the habit of saving. It is indeed "Compulsory Saving."

In other words, once a man has taken out a policy and paid the first two or three premiums thereunder he has formed the habit of saving that amount at least each year, he will "follow his money," and continue to pay the premiums regularly each year until the policy matures. In the meantime, Life Insurance for this class of man provides the ideal investment—safer than any bank or mercantile business—and providing in case of sudden or untimely death a sum of money which will make all the difference in life to the bereaved family.

In a general way, it may be truly said that Life Insurance meets thru one form of policy or another all the financial necessities of modern life. It protects the Widow and Orphan; it pays off the mortgage on the Home; it provides against the emergencies of sickness or physical disability; it makes available money for imperative necessities when none can be obtained otherwise; it adds comfort and independence to old age; it enables the thrifty husband and father to provide the means for the education or the starting out in business of his children—even though he himself has passed away long years before. So much for some of the direct and practical benefits from Life Insurance, but its full value is not apparent if we consider its direct benefits only. To those must be added many incidental advantages,

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been so great.
3—Not only is Life Insurance good as an investment, but in the event of the death of the assured it provides ready cash, when there may be a heavy shrinkage in his securities, which could not be relied on without serious loss to the estate.
4—There is neither trouble nor expense in looking after your investment—the Insurance Company does that for you.
5—When large sums of money are under control of Life Insurance Companies, they can be invested to better advantage than by individuals handling them independently.
6—Ready cash can always be obtained on a Life Insurance Policy more quickly and more privately than on almost any other class of security, as all good Companies issue policies having the following conditions:—
(1) A Guarantee Loan Value.
(2) A Low Rate of Interest.
(3) The Loan Requires no Other Security Than The Policy Held as Collateral.
7—Life Insurance is the greatest of all incentives toward regular saving. The money outlaid in premiums would otherwise dissipate without any permanent advantage being secured.
8—No other class of investment in the world is today so popular as Life Insurance. The ablest financiers are the largest insurers or investors in this class of security.
9—Life Insurance is one of the best forms of investment because it gives, after one payment, an instant guarantee to a much larger amount.
10—Accident or ill-health may come at anytime—today you are insurable, tomorrow you may not be.
Wishing the Readers of your paper a Prosperous New Year, I am,
Yours faithfully,
CYRIL J. CAHILL,
Manager for Newfoundland
CROWN LIFE INSURANCE COMPANY OF CANADA.

IN AND AROUND RANDOM ISLAND

The Wild Ride of Santa Claus—True to his promise, Father Christmas paid his visit to Britannia. He came, he said, after a wild ride from Joe Batt's Arm and unfortunately he lost his reindeer enroute, but in spite of that, made his schedule. Altho very old, much older than his grey beard would suggest, for he has been in the world for over a thousand years, yet he is very modern. He came with a sleigh, and attached to the horns he had a wireless outfit, which must have been a very powerful outfit, for he got an answer back from here, informing him that one of his children was down with the measles. On Christmas night he came. The people of Britannia had prepared a tree with presents on it for the new school. It was the duty of Santa Claus to strip the tree and auction the gifts. He proved himself quite a witty and entertaining auctioneer, and he brought in about \$54 for the new school. Unfortunately the amiable old gentleman lost his "coffee-cup" after he left the hall, and a notice appeared in the Post Office the next day that he would appear again on St. Stephen's night and visit the Orangemen's "time," and would very suitably reward the finder of the cup. Mr. Joseph James of Britannia was the lucky finder of the coffee-cup, and Santa Claus very graciously presented him with a mirror. The Xmas spirit is much in evidence and Father Christmas has been exceptionally generous. We heard of ladies finding watches under mattresses, and gentlemen finding books in the bread box. There is no limit to the ingenuity and generosity of this kindly old gentleman.

At The R. C. Cathedral

The R. C. Cathedral last night... The Te Deum sung in thanksgiving for the blessings of the past year... The preacher was Rev. Fr. O'Kelly of Australia, who delivered a powerful discourse appropriate to the day. Fr. O'Kelly is a native of Ireland but has been for many years in Australia. Some time ago, in company with three other priests he visited his home country on a holiday trip; they were returning to their labors via New York and Fr. O'Kelly decided to come here to visit Sister Catherine of the Presentation Convent, St. Patrick's, who is his sister. He arrived here on last Tuesday's express and leaves on the s.s. Silvia. Father O'Kelly was here on a similar visit twenty years ago.

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Flat Islands Council Elects Officers

The local council of the F. P. U. held their annual meeting on Saturday night when the following officers were elected for the coming year:
Chairman—Joseph Ralph.
Dr. Chairman—Moses Kelligrew.
Treasurer—John Hallett.
Secretary—Wilson Samson.
The F. P. U. at Flat Island looks forward to a successful year for their council, under the able, capable and loyal chairman, Friend Ralph and his other well-known officers.
Flat Islds., D. C. 21, '23.

OBITUARY

W. ASHTON MEWS.

General regret will be felt at the death of Mr. W. Ashton Mews, which occurred at his residence, Mundy Pond Road, at 11.30 last night. It will be remembered that Mr. Mews figured in an accident which occurred outside Bay Bulls on Nov. 12th while out shooting with his business associate, Mr. W. Carnell. Mr. Mews was taken to the hospital, and was doing so well that he was able to be removed to his home three weeks ago. Last night he was stricken with a hemorrhage and the end came unexpectedly. He was the son of the late W. J. and Louise Mews and was a grocer by trade; for many years has been a partner of the firm of Carnell and Mews, proprietors of the Parade Store, Freshwater Road. Mr. Mews was a noted sportsman and recognized as one of our leading lovers of rod and gun. Left to mourn are one sister, Mrs. Harold Roseworthy, and two brothers, Mr. Harold of East Setonette, Long Island, Mr. L. C. of the firm of Ayre & Sons of this city, besides his wife, two sons and one daughter. The funeral takes place to-morrow afternoon.

DEATHS

LUDLE—Passed peacefully away on Saturday, the 29th inst., after a long illness, Louise, beloved wife of Walter T. Udle. Funeral and Monday, the 31st inst., at 2.30 p.m., from her late residence, 6 Stuart Avenue—Grant her eternal rest, O Lord.

MAHONEY—On the 29th inst., at 274 Theatre Hill, from Croup, Francis, darling and only child of Annie and Thomas G. Mahoney, aged three years.

PARSONS—At 10 o'clock this morning, after a long and painful illness, Edgar Parsons, aged 51 years, leaving wife, mother, two sons, two daughters and a large circle of friends to mourn their sad loss. Funeral on Wednesday at 2.30 p.m., from his late residence, 13 Golt Ave.

Dixmude's Fate Remains Mystery

PARIS, Dec. 29.—Nothing was found in the pockets of Lieut Grenaden which would lead to knowledge of the fate of the dirigible Dixmude. This is causing officials here to believe the accident which befell the airship was a sudden explosion.

S. S. Yankton Here From Boston

The S. S. Yankton, three days out from Halifax, arrived in port Saturday evening, bringing a large general cargo to Hickman & Co. Captain Braithwaite reports a fair trip down, the ship making good time, until nearing this port when she encountered the storm that swept over the east coast last week. A heavy gale was then blowing and great seas threatened to swamp the boat for several hours the little steamer bore the brunt of the storm, but behaved splendidly throughout. With the exception of one or two seas that came on board and carried away a portion of the starboard bulwarks, she came through the ordeal undamaged and docked at 5 p.m. Saturday. Captain Braithwaite has made many trips from this port, and to his seamanship and experience great credit is due for the way in which he brought his little craft safely through the storm. While in port the Yankton will undergo a boiler inspection and have repairs effected.

Injured By Runaway

At 6.45 p.m. on Saturday a horse owned by J. D. Ryan and driven by Patrick Whelan, bolted from the top of Patrick Street whilst the driver was delivering a parcel. The horse dashed down Patrick Street and turned east on Water Street until stopped near the Realway Freight Shed. In his wild flight it knocked down and injured a man named Charles Tucker who lives on Buckhead Road. The man was badly cut about the mouth. He was attended to by Dr. J. S. Tait and conveyed home.

New Conferences of Allies In Sight

Over Germany's Priority Demand Expected One of Macdonald's First Acts as British Premier Will be to Call International Session on Question — Washington Acceptance Seems Unescapable.

LONDON, Dec. 19.—A new conference of all the Allied and associated powers appears highly probable as a result of Germany's invoking Article 251 of the Versailles Treaty in support of her claim for priority over reparations for food credits. Sir John Bradbury, British member of the Reparation Commission, on his mission here to choose British experts for the committee of inquiry into German finance, pointed out the implications of Germany's new move to Premier Baldwin; former Premier Asquith and, most important, to Ramsay Macdonald, Labor leader. I have reason to believe, Macdonald asserted, the situation arising out of the American offer of these credits

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SCOTCH LUMP COAL

NO SLACK \$12.50.

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FREIGHT NOTICE

BAY STEAMSHIP SERVICE.

PLACENTIA BAY (BAY RUN).
Freight for the above route, this week accepted Saturday, Dec. 29th.
Freight for Northern Bays and Humbermouth Battle Harbour route now closed off.

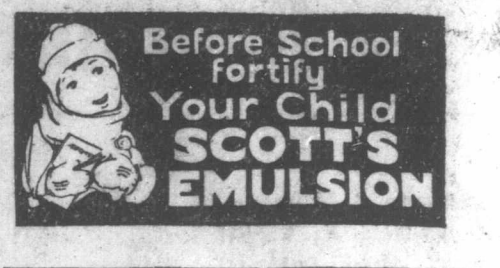
PLACENTIA BAY STEAMSHIP SERVICE.

Passengers leaving St. John's on 8.45 a.m. train Friday, Dec. 28th, will connect with S.S. Argyle at Argentia, for usual ports of call Argentia to Lamaline (Western Run).

NOTRE DAME BAY STEAMSHIP SERVICE.

Passengers leaving St. John's on express Sunday, Dec. 30th, will connect with S. S. CLYDE at Levisport for ports of call on Notre Dame Bay route (Southside run). Last trip for season.

Newfoundland Government Railway



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to feed Germany leaves no option but to summon an international conference. One of Macdonald's First Acts Since a conference for a general settlement of Europe's economic problems is already part of Labor's declared aims, it may be assumed one of Macdonald's first acts as Prime Minister will be to suggest a conference under Article 251. Germany has gravely perturbed Premier Poincare, who wanted the commission to deal with the question, by demanding judgment under this article. However unwilling Washington might be to participate in a full dress international conference, Germany appears to have found means to compel acceptance by Washington of the invitation Macdonald certainly intends to extend. Sir John Bradbury has told the authorities here that if Germany presses her claim that proposed American food credits come under Article 251, the Reparation Commission is powerless and only the Allied Governments themselves can deal with the plea. Six British Experts Offered. Sir John takes back to Paris the names of six British experts for the Committee of Inquiry. Appointment of three of them will be announced after the commission has passed on the names. One will be a prominent English banker with experience in State finance, this qualification being held essential because the committee must consider balancing the German budget. Sir John obtained the assent of Baldwin, Asquith and Macdonald to all six names. All three party leaders agreed Britain can give no facilities to the committee which is to investigate the flight of German capital abroad. This stand is taken because the British agreement of October, 1920, provides no further sanctions be taken against German capital in England.

The Modern Telegraph

(London Daily Telegraph.)
The humors of the old maid have been removed from polite literature. In our youth we have seen good ladies smile tenderly as they read in their Longfellow of the damsel who was "too fair to be left to braid St. Catherine's tresses," and the sentiment was equally approved by stern fathers of families. But one would no more dare to say a thing like that now than to read Longfellow in public. "It is not done. To remark, in whatever elegant paraphrases that a girl is so pretty she ought to marry would be to defy the spirit of the age."

WANTED—At early date, a housemaid who understands general housework and plain cooking. Experience necessary. Good wages. For further information communicate with MRS. FRANK SAUNDERS, Gander Bay.