

BUY AN ANNUITY.

New Insurance For All Canadians Who May Invest.

Government Has Provided a Safe and Sure Investment.

The Canadian Government's annuities act is now in operation and booklets can be obtained from postmasters throughout Canada explaining the terms under which annuities can be purchased.

All that it will be necessary for you to do to provide for such an emergency will be to deposit from time to time in the nearest post office savings bank or money order office, or, if you prefer, to remit direct to the department at Ottawa, as may hereafter be arranged.

Individual cannot enjoy it—act as your banker—it will do all this for you absolutely free of charge, and you need have no fear that your savings will be lost by dishonest or extravagant mismanagement.

It has been provided by statute that you cannot be deprived of your annuity in any manner, by any person or by any process of law; and you are protected against possible pressure and the many temptations to withdraw your contributions, in order that the intent of the act, which is solely to enable you to provide for a comfortable old age, may not be defeated.

You may provide for an annuity of \$50 or \$600 a year, but no less and no more.

You may contract for an annuity at age of five and any subsequent age, but, except for invalidity or disablement, no annuity shall be payable before the age of 55; and no matter how little you may pay, or how much, your benefits will be relatively the same.

You may pay only 25 cents a week if you are unable to make a larger contribution; or you may pay in ten, fifteen or twenty dollars at a time; or you may pay quarterly, quarterly, half-yearly or yearly, whichever you prefer that plan, the total cost being the same whichever plan you adopt.

You may start with a lump sum, and continue by periodical payments; and you may deposit lump sums at any time which will give a corresponding increase to your annuity.

You may start with a lump sum, and complete the contract by periodical payments; that is to say, a man of forty other age, may by single payment pay an annuity of \$100 per annum between the ages of 20 and 40, and complete the contract as if he had entered at age of twenty.

You may provide by single payments for annuities for yourself, your wife and your children, the annuities to begin at some subsequent age.

You may provide for a joint annuity for yourself and wife, to be enjoyed so long as either of you live.

You may complete your payments at a certain age, and allow these to further accumulate, and take an increased annuity at a subsequent age.

IMMEDIATE ANNUITY. You may purchase an immediate annuity, and receive the first instalment thereof three months after purchase.

Your annuity may, when it becomes payable, be guaranteed for a number of years, even should you die before the guaranteed period expires, but in any event it will be paid as long as you live. You may, if you have money at your credit in the post office savings bank, have the same transferred to your account for the purchase of a deferred annuity, and compound interest thereon will thereafter be allowed at the rate of 3 per cent. instead of at 2 per cent. as at present.

You will receive once a year a statement of the amount standing to your credit.

NO LAPSES. There are no lapses. If your contributions are interrupted by sickness, loss of employment, or other cause, you may resume payment at any time.

If your payments should be continued to the end of the contract, such proportion of the original annuity as these payments will purchase will be paid to you.

If your payments with accumulated interest should not in the aggregate be sufficient to earn an annuity of \$50 all payments made with compound interest at 3 per cent. per annum will be returned to you.

INSURANCE TO FAMILY. You may purchase a large annuity for some payments if return benefits are not desired, a plan which will no doubt appeal strongly to you if you are carrying fraternal or straight life insurance, or should death occur before the annuity begins the insurance money goes to your family; and after the annuity began the increased annuity would enable you to keep your insurance in force, which otherwise you might be compelled to cancel. This plan would also appeal to a person who has no heirs, or who may desire to secure the maximum amount of annuity at the minimum cost.

No deductions will be made for amounts received, but all expenses will be borne by the Government wholly without charge, and every cent that your deposits earn will be placed to your credit for the purchase of the annuity.

Employers of labor may contract for annuities for their employees for fraternal purposes, may contract for annuities for their employees for fraternal purposes, being a body corporate for fraternal, benevolent, religious or other lawful purposes, may contract for annuities for their members.

Annuities will be paid quarterly, unless otherwise expressly provided.

All forms of contract are approved by the Governor-General in Council.

No medical examination is required. Pass-books for the convenience of depositors of small accounts, as of the weekly plan, will be supplied by the postmaster.

Purchasers of annuities not using the pass-books may remit direct to the Minister or to the superintendent by registered letter, or by money order, express order or postal note, made payable to the order of the Receiver-General, or



A Dainty Lingerie Blouse.

Embroidered flouncing was used with charming results in the carrying out of this design. It would also be pretty, made of lawn, chiffon, tulle and tulle. Tucks at the shoulders throw a graceful fullness across the front and the use of the vest gives scope for individuality in the way of trimming. The sleeve may be full length or shorter.

payments may be made in person at the department.

ILLUSTRATIONS. The following illustrations will demonstrate to you the vastly greater advantages of an annuity contract over any other kind of investment as a means of making provision for old age:

A man beginning at 20 years of age, and paying 25 cents a week until he is 60, may provide an annuity (or income) for the remainder of his life of \$129.91.

A man beginning at 25, and paying 25 cents a week until he is 60, will receive \$99.24 at 60.

A man beginning at 30, and paying 25 cents a week until he is 60, will receive \$74.73 at 60.

A man beginning at 35, and paying 25 cents a week until he is 60, will receive \$54.14 at 60.

A man beginning at 40, and paying 25 cents a week until he is 60, will receive \$34.14 at 60.

A man beginning at 45, and paying 25 cents a week until he is 60, will receive \$14.14 at 60.

A man beginning at 50, and paying 25 cents a week until he is 60, will receive \$4.14 at 60.

A man beginning at 55, and paying 25 cents a week until he is 60, will receive \$1.14 at 60.

A man beginning at 60, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 65, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 70, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 75, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 80, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 85, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 90, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 95, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 100, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 105, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 110, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 115, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 120, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 125, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 130, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 135, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 140, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 145, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 150, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 155, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 160, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 165, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 170, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 175, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 180, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 185, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

A man beginning at 190, and paying 25 cents a week until he is 60, will receive \$0.14 at 60.

TORONTO BISHOP.

Balloting Yesterday Resulted in No One Being Chosen.

Bishop Thorneloe Sends a Telegram to the Synod.

Toronto, Feb. 19.—After two days' balloting the Anglican Synod seemed no nearer a choice of a bishop last night than when it first assembled. On the sixth ballot Bishop Thorneloe had a substantial majority of the clerical vote, and Canon Cody a substantial majority of the vote of the laity. At private meetings after the adjournment last night both parties, it is said, expressed their willingness to meet in conference, and when the synod reassembles at 10 o'clock this morning, a resolution introduced last night to provide for a conference will probably be again brought before the meeting. The two names prominently mentioned as clergymen likely to be chosen in such a conference are Canon Welch and Canon Tucker. Canon Welch has persistently refused to have his name used in this way, but it is said that his friends will do all in their power to secure his acceptance. Other names mentioned in the same connection were Rev. R. J. Moore, of St. Margaret's Church, Toronto; Rev. Patterson (Church, Toronto), and Rev. T. W. Powell, of Eglinton.

Something of a sensation was caused at the close of the afternoon meeting when the chairman read the following telegram from Bishop Thorneloe:—"Having just emerged from the backwoods and read the newspapers. Have neither authorized nor approved what is being done." This was taken by many to mean that Bishop Thorneloe wished to withdraw his name. His supporters said not, however. Bishop Thorneloe, they said, had not been consulted, and the only way the matter could be put before him was to announce to him that he had been elected. The telegram made little change in the subsequent vote. Before the fourth ballot earlier in the afternoon, a rumor had been current that Bishop Thorneloe had withdrawn, and his supporters were kept busy for some time denying the report.

MR. HAYS TALKS.

PUBLIC OPENING OF THE NEW GRAND TRUNK SHOPS.

Civic Banquet in Honor of the General Manager and His Staff—Mr. Hays Discusses the Level-crossings Difficulty and the Proposed New Station.

Stratford, Feb. 18.—A majority of Stratfordites had their eyes opened to the true importance of the recently opened G. T. R. shops here today, as a result of the splendid evening being thrown open to the public from 3 to 6 p.m. The shops are acknowledged to be the most up to date and best equipped in Canada, and without a superior in the continent. They were commenced upwards of a year ago, and the banquet this evening to General Manager Hays and staff at Stratford marked the formal opening. The buildings cover an area of seven acres, and it is estimated that with a full staff of 1,500 men will be employed. The cost is in the neighborhood of \$1,500,000.

Covers were laid at the city hall. Mayor Dingman occupied the chair, with the guest of the evening, General Manager Hays, on his right, and Third Vice-President Fitzgibbon on his left. Among other present were Messrs. W. D. Robb, Superintendent of Motive Power; W. E. Davis, Passenger Traffic Manager; J. W. Bell, General Agent; G. T. Bell, General Passenger Agent; J. D. McDonald, District Passenger Agent; J. Marky, Master Mechanic, Toronto; G. A. Mitchell, Master of Bridges and Buildings; J. Ferguson, General Superintendent; Chief Engineer Kelly, Montreal; M. S. Blacklock, Engineer, of Montreal; Mayor Hastings, Guelph; Mayor Sawtell, Woodstock; B. V. Hole, London; Hon. Nelson Monteith and J. P. Rankin, M. P. The toast of the evening being honored, Mr. Hays, on his right, and Third Vice-President Fitzgibbon on his left. Among other present were Messrs. W. D. Robb, Superintendent of Motive Power; W. E. Davis, Passenger Traffic Manager; J. W. Bell, General Agent; G. T. Bell, General Passenger Agent; J. D. McDonald, District Passenger Agent; J. Marky, Master Mechanic, Toronto; G. A. Mitchell, Master of Bridges and Buildings; J. Ferguson, General Superintendent; Chief Engineer Kelly, Montreal; M. S. Blacklock, Engineer, of Montreal; Mayor Hastings, Guelph; Mayor Sawtell, Woodstock; B. V. Hole, London; Hon. Nelson Monteith and J. P. Rankin, M. P.

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General Manager Hays, after briefly expressing his thanks for the entertainment, paid a high tribute to the motive power department, mentioning Mr. Robb and Mr. Patterson, both master mechanics, to which latter gentleman the greatest credit for the local shops was due. These shops were a model. The speaker knew of no better, not even in Montreal, the head of the motive power. They would be a training school for any men, both on the G. T. R. and the G. T. P., and would put the Grand Trunk to the fore in all departments. The Grand Trunk had doubled its earnings since it began to run passenger traffic, and its mileage during the term. It was the pioneer of railways in Canada, and had increased the earnings a hundred-fold, but the railways were like other business concerns—it was absolutely necessary with them to have receipts before expenditures could be undertaken. Differing from general manufacturing, railways had to be satisfied with smaller profits. Referring to the agitation for level crossings, the G. T. R. had 3,000, and to fix these would require an expenditure of \$50,000,000, which would take years to provide for. If this money was spent in this way, could they look for many shops or stations?

Mr. Hays paid a tribute to the humblest railway men in the service, whose integrity and faithfulness were unsurpassed in any line of activity. Coming more directly to the question of a new station for Stratford, the speaker held out the admonition, "Come, let us reason together." In due course the station would be forthcoming; but moderation in immediate demands was necessary. Ex-Mayor Gordon proposed the toast of the G. T. R. Executive, which was responded to by Mr. Fitzgibbon, who referred to the great strides made by the G. T. R. since Mr. Hays became general manager. He bestowed great praise on Local Master Mechanic Patterson in accomplishing the task of constructing the local shops, while at the same time the old buildings were being removed and the general repairing taken care of. U. E. Gillen, superintendent of the

FIST FIGHT.

Big Scotch Women Tackle London Policemen.

Suffragettes Try Again to Reach the Premier.

London, Feb. 19.—The Suffragettes tried again to reach Mr. Asquith in the House of Commons this evening. About fifty of them, who arrived separately in cabs, congregated at the strangers' entrance, and attempted to enter, but the police barred their way. The leader demanded that they be allowed to see Mr. Asquith in order to present a petition. A police inspector offered to take the petition to the Premier, but the Suffragettes refused to agree to this. After a long struggle the women left the building, and then held a demonstration in the street until the crowd of spectators began to get awkwardly big, when, refusing to obey an order to quit, eight of the Suffragettes were arrested for causing an obstruction to traffic, and were locked up until the House of Commons rose. Then they were admitted to bail. Officers mounted and on foot were everywhere, but, in spite of the hopelessness of a successful outcome, the determined women charged the double lines of stalwart constables again and again without hesitation. Finally the policemen became exasperated at the persistence of the struggling women, and they were none too tender in the way they handled their assailants. Hats, furs and blouses came away in the scrimmage. Several big Scotch women were observed actively using their fists on the police, but the unequal battle could not last long, and the women who had not fallen into the hands of the constables eventually retreated to Oxtown Hall. The two dozen who were arrested were marched off to the police stations amid the cheers, hoots and hisses of the throng.

Miss Muriel Matters, the woman who on Tuesday went up in the air in a balloon in an effort to throw down tracts while the King was opening Parliament, when made a breezy speech in which she declared that the Government need not be afraid of bombs, as some "idiot" politicians had suggested. "We women do not intend to make martyrs of the members of the Cabinet," Miss Matters said. "We are simply going to make them look like a set of drivelling idiots."

The Suffragettes appeared in large numbers at the Tuberculosis Exhibition, opened by Earl Carrington this afternoon, and held 2 was unable to speak until half a dozen of them had been ejected.

CANADIAN SHIPPING.

Three Hundred and Ninety-Two Vessels Built Last Year.

Ottawa, Feb. 18.—The annual report of the Marine Department for the last fiscal year, presented to Parliament today, shows that the total number of new vessels built and registered in the Dominion during the year was 392, measuring 38,419 tons register, with a total estimated value of \$1,728,450. The total number of vessels on the register books of the Dominion at the beginning of last year was 7,528, measuring 698,688 tons. The number of steamers was 3,007, with a gross tonnage of 471,795 tons.

In respect to total registered tonnage Canada ranks tenth among the maritime countries of the world.

The report shows 320 wireless stations now operated by the department on the Atlantic and Pacific coasts. They sent over 65,000 messages during the year.

Felt Death's Presence. Toronto, Feb. 19.—The funeral took place in Toronto of Hugh C. Wilson, the C. P. R. brakeman killed in a rear-end collision at Cayuga Sunday. It is related that on Saturday he wrote his wife that he had a presentiment he was soon to meet death in a wreck. No one else on the train was hurt.

Frozen to Death. Sussex, N. B., Feb. 18.—Ernest Rupert, 24 years of age, was found frozen to death near here today. Rupert, returning to work at the lumber woods, evidently lost his way, as the body was found on an old summer road a short distance from camp.

Sewer Gas Caused It. Montreal, Feb. 18.—Sewer gas, not poison, was the cause of the sudden and peculiar death of one man and the serious illness of three others in a little lunch room yesterday.

Advertisement for Christie's Biscuits, featuring the headline 'Christie's Biscuits are the Best' and an illustration of a woman in a long dress. The text describes the biscuits as being baked by specialists and available in various packages.

Advertisement for 'Fun For Our Readers' featuring a large illustration of a woman and a man in formal attire. The text includes a 'Time Too Short' section and a 'Local Need' section.

A collection of short stories and news items. 'WATCH LISTS' discusses an injunction from Royal Templars to Prohibition Forces. 'Grand Secretary and Medical Referee Hamilton Men' reports on a meeting. 'There Are Others' is a dialogue about a woman's appearance. 'Then the Worm Turned' is a story about a professor. 'Still a Mystery' is a dialogue about a woman's behavior. 'Another One Needed' is a dialogue about a reporter. 'SMOTHERED TO DEATH' reports on a young man buried under earth at Fort William. 'A DIFFERENCE' is a dialogue about a woman's appearance.