THE

RIGHT

THE

NO ANXIETY FELTBY CANADIAN INSURANCE CORPORATIONS OF LOSSES OCCASIONED IN WAR

President of Canada Life Paints Enthusiastic Word Picture of Financial Conditions of Canada, Showing Canada's Growth Has Been Typical of Insurance Increases.

of her resources. There is so much still unexplored, there is so much wealth continuous there is so much sealth continuous the sealth continuous there is so much sealth continuous the sea

president of the Canada Life doubtful benefit, the Armstrong investigation of life insurance aroused great annual mostly delivered at the interest, and vary some after Canada Life gation of life insurance aroused great interest, and vary some after Canada Life gation of life insurance aroused great interest, and vary some after Canada Life doubtful benefit, the Armstrong investigation of life insurance aroused great interest. interest, and very soon after Canada of 170 per cent, and an increase in bus thad an investigation all her own, with ness in force of 100 per cent. The result that the business was cleared almost trebling of our assets and doubt some unfounded aspersions upon it, ling of insurance in force within this and some admittedly injurious practices limited space is the greatest possible were removed. The outcome of this tribute to the improvement in methods

No Technical Contests.

developing in fact long before the insurance investigation, our executives that the first plans for the better record. The field for investment of life insurance funds in Canada has been found tracts and the paying of dividends to policy heart the States awakened to a new prosperity; your Middle West States and the paying of dividends to policyholders. Contracts have been interpreted more liberally for many years, and claims have not been contested on a new prosperity; your Middle West States and the paying of dividends to policyholders. Contracts have been interpreted more liberally for many years, and claims have not been contested on technical grounds. Larger cash values, even exceeding those contained in old policy forms, have been allowed, and free or paid-up policies have been allowed and free or paid-up policies have been allowed. The field for investment of life insurance funds in Canada has been found from tracts and the paying of dividends to policyholders. Contracts have been interpreted more liberally for many years, and debentures, chiefly government and municipal, our companies have taken \$104,000,000 during the last free or paid-up policies have been allowed, and free or paid-up policies have been allowed, and free or paid-up policies have been allowed. The field for investment of life insurance wards to policyholders. Contracts have been interpreted more liberally for many years, and debentures, chiefly government and municipal, our companies have taken \$104,000,000 during the last free or paid-up policies have been allowed, and free or paid-up policies have been allowed. The field for investment of life insurance wards in Canada has been found that the policy for many years, and the Paying of dividends to policyholders. Contracts have been interpreted more liberally for many years, and the Paying of dividends to policyholders the policy forms, have been United States, gave free land to less, but for some time made meaprogress against the attractions of Middle Western States. Lack of apportation was our chief difficulty, the was not solved until the building the Canadian Pacific Railway. This as not solved until the building the decade a very strong tendency to been borrowing principally in the international market, London contributions as passed was attendable technically be proven to be in force, in a large residue.

The meeting of the council at which the resolution was passed was attendable his home from heart failure. (when requested by the assured) to old war the London and European markets policies, thus preventing their technical lapse under terms of the old contract, and I believe that in most companies and I believe that in most companies policies are generally considered in force so long as a margin or loan or cash satisfactory.

United States has absorbed an increasing portion of our government and municipal debentures.

Taking Canadian Banda

Taking Canadian Bonds. In 1914 only 19 per cent of our Cana-

once be last decade, was very marked. Lapses or most decreased, and for the year 1907 the net

the doubt- tinued, the percentage in succeeding exempted from the tax on corporations

anies cease their destructive and employ their energies ctively, the general result cannot be favorable. It is unquestionable these important changes conduced he companies securing more business, the agents more income and the general public more satisfaction. Up to that time life insurance, through fifty years had struggled secure its share of attention, comuster for all companies a total of o

\$102,000,000 assets, with \$400,000,000

SAYS OBJECT POSSIBLE

Avowals of Statesmen Used To Justify Such Contention.

field during the decade, raising the total from 22 to 26, indicates that it was this The Hague, Via London, Dec. 21 .- A e only measure we can take is past achievements and disputing the past fifty or sixty in European Contests.

As an outcome of better conditions in the field and in home offices, which were developing in fact long before the insurance investigation before the insurance investigation.

The field for investment of the chief war. Britain, France and Germany have rean international peace league, and that thus a safeguard is obtainable that right instead of might may govern in-Europe be delivered from militarism.

GERMANY FORCING BELGIANS OF GHENT TO FACE THE FRENCH

Wounded On Somme.

Eleven Shot by Recent Court-Martial-Many More Due For Trial.

-Of twenty Belgians who had been division. Gen. von Zieten last Sunday, says the Maestricht Les Nouvelles, Forty-four other persons progress of hostilities in Macedon were sentenced to various terms of given out this afternoon reads as fo

Les Nouvelles says a number

uring the last two years the life inance companies doing business in anada were obliged to pay to the eral provincial governments nearly and a half million dollars, or 1.69 FAILS IN EFFORT TO FORM NEW CABINET

United States, I believe in even

has been thought by some that as finance portfolio.

Missing—177276 Corp. F. A. Fitz-gerald, England; 177221 S. B. Hill, Eng-land; 177516 Wm. Norfolk, England; Jui.

y that no anixing is feet by the Previously Repulses of War 455555 Unofficially Prisoner of War 455555 a. Miller, Napanee, Ont.; 175232 W. J.

> Black Point, N.B.; 195693 J. R. Copp, Havelock, Ont.; \$45925 C. W. Woods, Tamworth, Ont. Black Point, N.B.; 199893 J. B. Copp,
> Havelock, Ont.; \$45925 C. W. Woods,
> Tamworth, Ont.
> Dangerously III—775286 W. N. Bryans, Toronto.
> Wounded—603257 George Newman, R.
> Wounded—603257 George Newman, R.
> Rden, Ont.; 455328 George the head of St. Marris this correct

TABLOID NEWS OF CANADA, THE WAR AND THE WORLD

England that Lieut.-Col. Chas. A. Low, who went overseas with the 146th (Frontenac) Battalion, which was broken up, has been appointed head of ian command depot at Hast-

WESTERN ONTARIO

Sarnia pre-election excitement upled as possible mayoralty candi-

Mrs. William Cole, aged 91, who died at the home of her son-in-law, Andrew Elliott of the Moore Line, Lambton County, came to district when the ounty was nothing but a dense forest. nond, northeast of Aylmer, is being

President C. C. Creelman of the O. A , who has been appointed provincial commissioner of agriculture, will not leave the Guelph College, he announces. The appointment is more of an advisor; character, he says.

All members of the St. Thomas council are up for re-election. Mayor Trott and Dr. F. E. Bennett are the mayoralty candidates.

Ald. George Dennis Kirby of Samia, one of the prominent members of the city council, and a former member of county council, died suddenly at

Ex-Aid. S. L. Ireland of Stratford has nounced the possibility of his running for mayor.

and Blenheim districts who saved their tobacco crops this year are realizing small fortunes because of the prevailing

William Knopp, Leamington, was found helpless in the snow near Blen-helm yesterday, and on medical examin-

The British steamship Flimston ha een sunk by a submarine. Her car ain and first engineer were taken scued. The Flimston, 3,492 tons ne was last reported on her departured from Buenos Ayres on November 1 for London.

the death of Major General Ernst v

arties, that life insurance companies many citizens of Ghent who were de- has been occupied for some time past during a fight by French machine guns. says that the majority of the British

belief that the of twelve and fifteen years. The cor- ceed, Captain Rynik reported when his

German newspapers report a long conference between King Ferdinand of Rumania and General Alexieff of the Russian army, regarding the military situation as regards the Rumanian army, General Alexieff will report to Vienna, vla Berlin, Dec. 26, to Lon- Emperor Nicholas, says the newspaper don, Dec. 21.—Alexander Spitzmueller in the lack of an opportunity at pres-

Hsie-Yi-Ting, minister of foreign abinet Herr Spitzmueller will have the affairs, appeared before the Chinese Lower House of Parliament yesterda and answered questions concerning a oin the Entente. He declared that China was absolutely not consid she would maintain the strictest neu-

on the Asiago plateau the activity den, Inden Island, Nfid.

Died-451222 Robert Gingel, Toronto; the artillery on both sides was marked. On the Carso the enemy's artillery was rather more active against that it may be said the lower morative among the general body of leyholders has to a great extent set the higher mortality among the leted men who are as a rule not 454376 Matt Green Rutherglen, Ont. 180657 G. H. Montgomery, Auguston lery was rather more active agencies, avenue, Woodstock, Ont.; 729356 G. W. our advanced positions. Our batteries

lease the Americans held in Syria and Palestine, on the condition that they be interned for a month at Beirut to make valueless any military information that they have been made any military information that they have been made any military information that they have been made and the state of the state

Lloyds reports the Norwegian steam-er Prima, of 1,234 tons register, sunk.

AMERICAN

ent-Lieut. F. S. Hubbs, Hastings, gists, died suddenly yesterday in Rich-Seriously III-684704 Alex Carlson, declining health for several months.

Chicago, running on the Central of The ma

Fire early yesterday destroyed the J. P. Allen department store in At Dr. G. B. Johnstone, one of the compelled the police to exclude all

> village of Lower Verapaz, Guatemala, has caused the death of fifteen per- extent.

German industrial and tinancial leaders and reputed one of the richest land-owners in Germany, is dead. He was 87 years old. The prince was successful in many branches of trade, including the armament, paper-making, coal and iron industries and also in colons.

sideration. Surveys are now being number arried out to ascertain the land a

Girl's Statement Will Help London

and iron industries, and also in colonjal enterprises.

ONE SPOONFUL helped me INSTANT

TRANSPORT IN COLLISION

Passengers Drowning.

Three Great Patriotic Films at the

Lyric Theatre

All Christmas Week

THE KING'S VISIT TO THE FRONT

An official record of an historic trip to the allied leaders and the troops fighting on the Somme.

THE MAKING OF CANADIAN MUNITIONS

A film depicting the work of our women in shell and fuse making, load= ing, inspecting, etc.

HOW CANADA'S WOUNDED ARE CARED FOR

Showing hospital work in France and at the Ontario Government Hospital, Orpington.

Christmas week is National Service week in Canada. Instruct yourself as to the work of the army by witnessing these pictures.

ANTI-WAR COUNCIL OF NETHERLANDS IS ADDING ITS PLEA

Passes Peace Resolution Asking Belligerents To Confer.

Canadian Pacine Railway. This treat as lapsed policies which could not purpleted in 1886. In the meantime hing industry, trapping, lumber-d to a small extent mining (all occupations), supplemented the industry of farming while many presenting their technical treat as lapsed policies which could not technically be proven to be in force, but recently the automatic non-for-feiture clause has been made to apply (when requested by the assured) to old industry of farming while many presenting their technical.

dian municipal bonds were taken by

No Federal Taxation.

nt of the total premium income.

same form of imposition exists in

anada, whereas in some states the

No Disturbing Effect.

and therefore at war, the life nce companies there may be so to a greater risk, but it should

bered that the business done

ada has for many years beer red between the Canadian, Ameri-

ompanies for the year 1915.

TO BE IN PEACE MOVEMENT

BERLIN, via Sayville Wireless, Doc

ple experienced a particularly favor-

friction," but gradual tion that organized co-operation between the head offices of companies and agents had much to do with the abolition of the last tion of wasteful practices.

The greater portion of our funds for war purposes have been secured through two domestic war loans would be companied by our own Winister of war purposes.

Wany Killed or Seriously would be companied by our own Winister of war loans would be companied by our own Winister of war loans with the companies and the period of the last tion of wasteful practices.

young people from villages in the Bel-

when policyholders on respondent adds that a large number les of the line will protest in of workmen were deported Friday and from Rotterdam. The subm r against the undue Saturday from the Grand Duchy of parently was of a new and larger type ation of the funds they have thrift- Luxemburg, and that at Aix-la-Cha- he said. pelle 800 Belgians are reported to be

> has failed in his efforts to construct a new cabinet, and the task has been Ferdinand in person. new cabinet, and the task has been turned over to Coount Clam-Martiniz, former minister of agriculture, in whose

and British companies, and what-r may happen in Europe has an t upon all life insurance interests his side of the Atlantic. The ef-upon Canadian companies has not land; 177516 Wm. Norfolk, England; 177172 James Payne, 87th Battalion; 177173 Sergt, Wm. Patterson, England. Wounded—18618 Thos. Burgess, Scot. Wm. Patterson, England: dispersed an enemy detachment and silenced enemy batteries," says yesterday's report of the Italian war ofa matter of concern, as the actual land; 11650 Arnold Jackson, England; land; 11650 Arnold Jackson, England; lands J. D. McFaulds, Scotland. Killed in Action—478808 T. W. Blunding and the state of the University of the Universi losses were only 13.3 per cent of expected on the total business of

mortality apart from war claims, enlisted men, who are as a rule not deavily insured because of their com-Previously Reported Wounded; Now vance," parative youthfulness; therefore, in so far as the Canadian companies are Cressman, Buttress, Sask.; 477366 T.

the mean Canadian business in force, which is the equivalent of about 13 montreal; 145841 Dan Robertson, Ottawa; 177498 Harry Barnhart, North Bay, Ont.; 177866 James Dickson, Pembroke, Ont.; 177866 James Dickson, Pembroke, Ont.; 177901 J. A. Milne, Riverson, Ont.; 177901 J. A. Miln sing out of the war, no one at pres-field, P.Q.; 177186 W. J. Palmer, Gaspe. nt can forecast, but it is quite safe to p.Q. Pro

NORWAY, SWEDEN, DENMARK Previously Reported Prisoner of War, Dr. G. B. Johnstone, one of the compelled the policy south's noted surgeons and gynecolosons from them. AND SWITZERLAND ARE SAID

Mounded—603257 George Newman, P. R. No. 1, Eden, Ont.; 455328 George Newman, P. R. No. 1, Eden, Ont.; 204333 E. V. Walter Balfour Gunnison, educator, as quoted in a dispatch to the dam.

A STEP FORWARD.

A STEP FORWARD.

A MSTERDAM, Holland, Dec. 20. Pull London—The Neu Wiener Journal, published in Vienna, says:

The reply of the Entente nations to the peace proposals of the central powers will certainly be as equivo-George, Premier Briand and the Italian foreign minister, Baron Sonnino.

Nevertheless the idea of peace has made a step forward.

A STILLERY.

Dangerously III—775236 W. N. Bry-Wounded—603257 George Newman, P. R. No. 1, Eden, Ont.; 455328 George Tyo, Cornwall, Ont.; 204333 E. V. W. How, Kildonan, Winnipeg; 190560 Sergt, G. B. Ingham, Croton-non-the-Hudson, N. Signes Joseph Nelson, Sayabechue, P. Q.; 76222 Lance-Corp. R. C. Bradford, Lachute, P. Q.; 408057 F. Currie, Halley-bory, 651260 H. G. Halstead, Toroxtol, 652222 R. E. McDonald, Owen Sound; 166245 F. J. Pearce, Eigin street, St. Thomas, Ont.; 55604 William William william, Nevertheless the idea of peace has made a step forward.

All the canals and locks at Sa Ste. Marie (Mich.) for the winter yet terday. The last steamer through was the freighter Chas. L. Hutchinson the freighter Chas. L. Hutchinson which will lay up for the winter at the head of St. Mary's ship canal.

Walter Balfour Gunnison, educator, author of Latin text books and principle of Country, ded yesterday after several proposals of the central flow of the proposals of the Country, ded yesterday after several fin. Thomas, Ont.; 55604 William William william, on Toronto; 809 057 Henry Wilson, Sayabachue, P. Q. ARTILLERY,

Dangerously III—14940 John St. Ste. Marie (Mich.) for the winter yet terday. The last steamer through was the freighter Chas. L. Hutchinson the freighter Chas. L. Hutchinson the freighter Chas. L. Hutchinson which will lay up for the winter the beach of St. Mary's ship canal.

Ste. Marie (Mich.) for the winter where the freighter Chas. L. Hutchinson which will lay

Is Appreciated at Christmas Time Cooking the Christmas Dinner in the All-Gas Kitchen will be a pleasure. The work will be done quickly, conveniently and economically, as well as under the most sanitary conditions. The housewife will have the assurance when

The ALL-GAS KITCHEN

gas range is unequalled for roasting or baking. A Cabinet Gas Range

placing the turkey—the king of the feast—in the oven of her gas range that it will be roasted faultlessly, as the oven of the

IS THE ONE CHRISTMAS GIFT THAT WILL DELIGHT A HOUSEKEEPER'S HEART. SEE OUR BIG DISPLAY. OF GAS RANGES TODAY.

THE GAS APPLIANCE CO.

PHONE 922.

213 DUNDAS STREET

Gentlemen's Fitted Club Bags .

..... \$15.00 to \$40.00

Three Days More

OF STRENUOUS SHOPPING FOR THOSE WHO CAN'T DECIDE QUICKLY.

Our store makes it easy for those who can find the object of their cho elties and hand bags. Don't put off your buying another day if you would be well served with good things.

Look at This List. Where Could You Find a Better Selection? Gentlemen's Suitcases .. \$2.25 to \$25

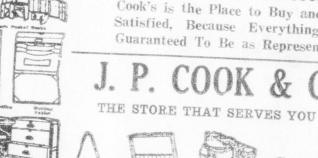
Manicure Sets \$2.25 to \$15.00 Ladies' Dressing Cases ... \$5.25 up Gentlemen's Dressing Cases .

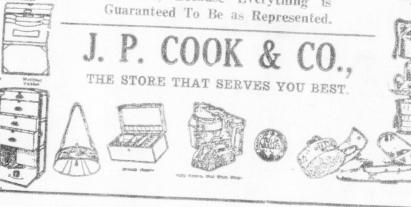
\$3.00 to \$15.00 Gentlemen's Club Bags \$2.50 to \$25 Gentlemen's Collar Bags 75c to \$3.00 Mirrors, in Leather Cases50c to \$1.00

Drinking Cups35c to \$1.50 Pullman Slippers\$1.00 up Ladies' Cosy Slippers85c up

Ladies' Wardrobe Trunks \$17.00 to \$50.00 Ladies' Steamer Trunks\$4.50 to \$10.00 Ladies' Writing Tablets in Leather\$2.25 up THERE'S VARIETY AT COOKS Cook's is the Place to Buy and be

Satisfied, Because Everything is





far as the Canadian companies are concerned, and this applies also to the American companies, the war claims during 1915 have had no disturbing effect upon the mortality rate as a whole. These gross war claims amount to approximately .134 of 1 per cent of the mean Canadian business in force.

Cressman, Buttress, Sask.; 477366 T.

A. Green, Kingston, Ont.; 415408 Edments it was a German sub which sank the French battleship Suffern. The loss of this vessel was reported by France on December 8. She carried a complement of 18 officers and 700 men.

Missing—178172 H. I. Colburn, Manchester, N.H.; 144268 Sergt. John Dunn, the mean Canadian business in force.

Thurso, P.O.: 144708 Antonio Gregorica.

Turkey has at last promised to re
Georgia Railway tracks, was of the ment of 18 officers and 700 men.

Turkey has at last promised to re-Turkey has at last promised to re- Georgia Railway tracks, was derailed

GENERAL

Advices from Berlin say that Prince Henckel von Donnersmarck, one of the German industrial and financial leaders

present idle or insufficiently cultivated and to have it cultivated to the fullest TO VOICE OBJECTIONS TO NATIONAL REGISTRATION

Referring to reports of the founding

ENTIRE alimentary tract it relieves retary, and President Waters of the Referring to reports of the founding of a German association for the manufacture and distribution of medals commemorating the sinking of the Steamship Lusitania, the Overseas sold. W. T. Strong, druggist, 184 Dun-Borden and R. B. Bennett labor objections.