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A Monthly Income to the Beneficiary for Life

Income Is Paid for 20 Years, in Any Case, Even

Though Beneficiary Does Not Live That Long.

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Ever Offered to the Family

The one kind of Life Insurance Policy of most practical value to Women and Children. It is the policy your wife would like, because it gives her a **SURE MONTHLY INCOME FOR LIFE**. This is the safest way to leave your life insurance. The Monthly Income can not be encumbered or depreciated. The principal can not be lost. All worry about safe investment is eliminated. The income can be arranged for in multiples of \$10 per month, up. Write for particulars and cost for you. Give both your age and age of beneficiary.

Ordinary and Industrial Policies. Ages 1 to 70. Both Sexes. Amounts, \$15 to \$100,000.

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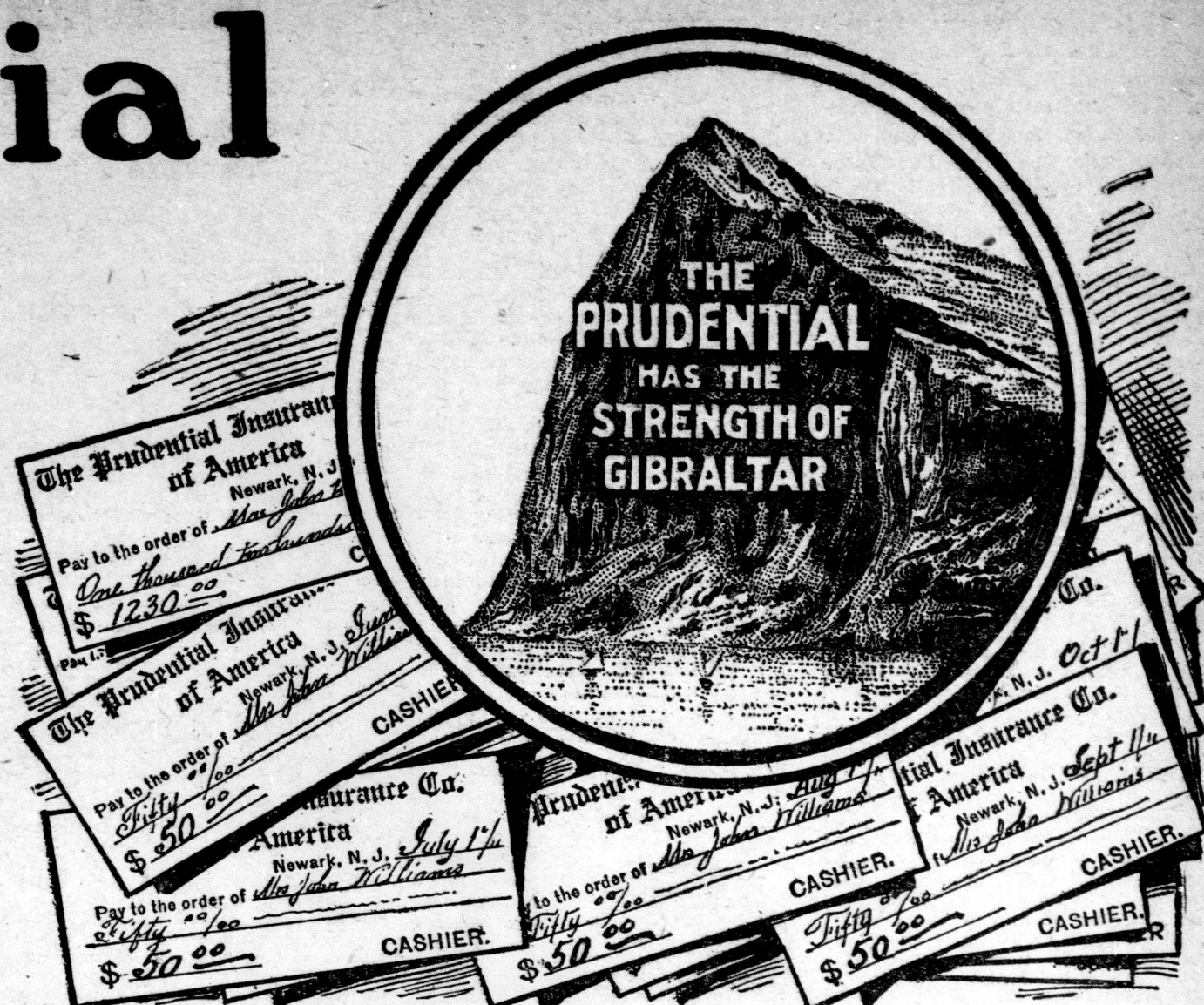
BRANCH OFFICE IN LONDON

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\$1,230 Cash and \$50 a month for life.
COSTS

If Age of Insured is 30, and Age of Beneficiary 25.

\$221.40 per Year,

An average saving of \$18.45 per month NOW

OLD LONDON ACCLAIMS THE RUSSIAN MARTYRS

Hears the Story of Vera Figner
Who Was 23 Years in a
Fortress.

London, July 7.—London is greatly interested just now in the story of Vera Figner, one of the most heroic figures of the Russian revolutionary movement and a prisoner for 23 years in the fortress prison of Schluesselburg. She was a speaker and guest of honor the other evening at a meeting of Russians in South Place Institute. The meeting was presided over by Felix Volkovskiy, and among those present of prominence were Prince and Mme. Kropotkin.

Mme. Kropotkin has written an account of the life and sufferings of this noble advocate of the rights of women and the rights of the people, which is reproduced herewith:

By Madame Kropotkin.

"The number of women martyrs in the Russian liberation movement is enormous. Thousands of them remain unknown, even by name, even to those who take an active part in the movement, or closely follow it, but there are names deeply engraved in the heart of every lover of freedom in Russia, and one of these women's names—the dearest and most venerated—is that of Vera Nikolaevna Figner.

V. N. Figner was born in 1852, in a well-to-do noble family. She received her education in a high school for noblemen's daughters—an institution de dames—came out with the highest honors. The strong movement which was going on then in Russia for the right of women to higher education, and the other great movement, 'To the people!' carried her away. She passed in her examinations as a trained nurse, and went as such among the peasants. Her experience as a peaceful worker, who tried to help the people out of their misery, brought her to the same result as it had already brought many other peaceful reformers in Russia. She saw that the benefit of the people is possible in Russia under the autocratic regime. She became an ardent advocate of a constitutional change. She was soon convinced—as she said herself before the court during her trial—that the only way open in Russia for obtaining such a change was the revolutionary way.

In the Russian Bastille.

Youth, beauty—she was a very beautiful woman—all that wealth and privilege promised her in life, was thrown away for the sake of her country. She took part in the most daring revolutionary work of the eighties, and especially in the propaganda in the army. She was arrested in 1882, betrayed by a traitor—the Azeff of those times—De-gaef. For two years she was kept in solitary confinement in the fortress of St. Peter and St. Paul; and at last,

In 1884, she was tried, with thirteen others, under the accusation of revolutionary acts and propaganda in the army. She was condemned to death, but the death sentence was commuted into one of hard labor for life. However, this last sentence was reprieved still more cruel by immuring Vera Figner for life in a solitary cell in the fortress of Schluesselburg—the fortress of which its governor said to the inmates: 'No-body has yet walked out of this fortress; all have been carried out.'

There she spent twenty years. No voice from the outside reached her until 1904. For thirteen years not a single letter was allowed to reach her, or allowed to be written by her to her old mother. Upon her fellow-prisoners the fascinating personality of Vera Figner had the most beneficial effect. They did not see her, but her very presence among them and her courage were enough to exercise a high moral influence upon them.

At liberty she was ready to die for her people. In prison she was ready for the same sacrifice for the sake of her comrades. In 1902, when the authorities wanted to deprive the Schluesselburg prisoners of the privilege of having books, and some manual work—a privilege they had won by a long series of efforts, by hunger, strikes, and by the self-sacrifice of some of them who had committed suicide, saying that they did it for the sake of their comrades—when these privileges were taken away from the omnipotent Von Plehve, Vera Figner saw that this would be equal to a death sentence upon all her comrades. They would end in madness, die from scurvy, or commit suicide—as so many had done during the first ten years, when no work nor books were allowed.

She then decided to sacrifice herself in order to save them; to commit some breach of the fortress discipline which would mean for her the scaffold, but would bring her before a court-martial, where she could tell at least all that was going on behind those impenetrable walls. When the governor of the prison, a colonel, entered her cell, she tore away his epaulettes. She knew it meant a death sentence, and she prepared for it.

But in Russia things happen quite otherwise than elsewhere. One may be hanged by a local governor without any form of trial—it is done often enough—and one may not be executed even when the military penal code is quite explicit. A strong agitation had begun at that time all over Russia, after Nicholas II. had ordered nearly two hundred students to be transported as soldiers to Port Arthur as a punishment for insignificant university disorders. To hang a woman at that moment would have been risky and Vera Figner was not tried.

Free After Twenty Years.

Two years later she benefited by a manifesto issued on the occasion of the birth of an heir to the Russian throne. Her imprisonment for life was commuted into a twenty years' imprisonment, and in 1904, as she had already spent twenty years in the fort-

ress of Schluesselburg, she was liberated, and exiled to the Province of Archangel.

Then came the eventful year of 1905. In October her heart throbbed with joy when the cry 'Long Live the Constitution' resounded in the streets, and nobody was put in prison for it. But that lasted a few days only. The old regime was restored with sword, rope, and fire. The old nightmare that Russia had lived through under the rule of the Czar came back, and Vera Figner's heart is full again of the old sorrow.

"I almost regret," so she said the other day at a meeting, "that I am not in my lonely cell in the fortress. There I was dead for the outside world. In my ignorance of it I suffered less."

ENGLISH DEATH DUTY EXCEEDINGLY HIGH

Estate of £5,000,000 Passing to Strangers in Blood Would Be Taxed Nearly One-Fourth.

London, July 7.—An interesting statement furnished by the Chancellor of the Exchequer appeared in the parliamentary papers. Mr. Lloyd George, replying to a question by Mr. Bernard, said:

"An estate of £5,000,000 if passing to strangers in blood would be liable, on a rough estimate, to death duties amounting to £1,120,000 under the existing English law, £1,165,000 under the budget proposals, and £1,020,000 under the French law."

"If such an estate passed in the direct line the death duties might be roughly estimated at £700,000 under the existing English law, and £791,500 under the budget proposals, and £240,000 under the French law."

"Supposing a person possessed of £5,000,000 to be in receipt of an income therefrom at a rate of 4 per cent, or £200,000 per annum, he would pay in income tax (at the present rate of 1s in the pound), £10,000. Under the budget proposals he would pay £11,600 income tax and about £4,900 super-tax—in all, £16,500."

"Under the French income tax proposals, as I am informed, an income of £200,000 would pay 4 per cent to begin with, i.e., £8,000, together with a 5 per cent super-tax, which would involve a further charge of £10,000, or £18,000 in all."

The "Lake of Bays" Country. A handsome brochure, artistically illustrated, has been issued by the passenger department of the Grand Trunk Railway System, telling of the beauties of the Lake of Bays district, in the "Highlands of Ontario." A new feature of this district is the new hotel—the Wawa—at Norway Point. The hotel itself has a page illustration, reflecting the summer glories of woodland and water, with a brood of seven wild geese soaring skyward beyond the tower. The concise description embodies the story of a charming resort. A copy can be obtained free on application to J. D. McDonald, D. P. A., Toronto.

OWNERS OF DIRT HEAP HAVE FORTUNE IN IT

Pile Will Yield Radium and Give Profits of \$500,000 Per Year.

St. Ives, Cornwall, July 7.—On a hill just back of this ancient, quaintest and most picturesque of English towns is a huge rubbish heap that is said to be worth a fortune because of the radium in it.

When that statement was first made and called to America it probably was treated with the same sort of scepticism that a similar yarn, coming from America, would receive here. But now that the existence of the most infinitely costly of all minerals is vouched for by the radium heap have yet been advanced. There is much pitchblende still in the mine itself is certain. Above the water level a large lode of it has been struck, and considerable quantities of it have been brought to the surface.

CALLS COBALT FIRE TRAP

Board of Trade Will Now Move To Get Fire Protection.

Cobalt, July 7.—Ways and means of bettering Cobalt's sanitary condition and fire-fighting facilities were discussed at a lengthy meeting of the board of trade last night. Without formulating any definite policy it was decided to adjourn until Thursday night when a special meeting of all businessmen will be held.

At this meeting it is probable that the town council will be asked to appoint a paid fire chief and an inspector whose business it will be to see that the proper regulations are observed in all buildings.

Chairman Milton Carr, a big merchant here, characterized things here as a disgrace to a civilized community, and said that when the insurance underwriters paid their promised visit to the town, they would see "the greatest fire trap in the world."

An attack was made on the town and township councils who have been fighting over a \$75,000 bylaw for months that was drawn up for the purpose of installing a permanent water and sewerage system.

CENTRALIZE THE LAWS THAT GOVERN TRUSTS

U. S. Attorney-General Says It Is the Inevitable Result of Conditions Today.

Paducah, Ky., July 7.—Congress should control organization of corporations doing an interstate business, according to an address delivered before the State Bar Association by Geo. W. Wickersham, attorney-general of the United States, tonight.

Mr. Wickersham treated the trust question as it appears to the present national administration, the address being notable chiefly for the recommendations that Congress should enact a law providing for nationally-created corporations to carry on interstate commerce.

Mr. Wickersham sketched the ways by which states may regulate business of foreign corporations within their boundaries and advocated that the license of any foreign corporation be vacated if 50 per cent of its stock was owned by any company, domestic or foreign, or if that amount became later so owned.

"Of course, many will object to the centralizing of a law authorizing the formation of corporations to carry on interstate business," said Mr. Wickersham. "But such a law seems to me to be the inevitable result of economic conditions."

The speaker said this would logically follow the tariff tax on corporations. He tried also to show the separate states how they might control the business of a foreign corporation in their limits.

Dealing with the citizenship, and standing of corporations, Mr. Wickersham quoted decisions to show that they were not citizens in the meaning of the federal constitutional requirements that citizens of each state should be entitled to all the privileges and immunities of citizens of the United States; that the power of a state to prevent a foreign corporation from continuing to do business is but the co-relative of its authority to prevent such corporation from coming into the state; that the state in passing on these questions might take cognizance of acts done elsewhere.

The unlimited extent of the power of the states recognized by the supreme court, said Mr. Wickersham, "is strikingly illustrated by the decision in the case of the Security Mutual Life Insurance Company versus Prewitt, where the constitutionality of a statute of Kentucky was upheld."

DROWNED IN THE RIDEAU. Ottawa, July 7.—Lucien Archambault, of the Dominion archives, was drowned in the Rideau River here today. The lad was bathing with other boys, when he got beyond his depth and sank. No one in the party was able to swim. The body was recovered.

FINAL EXAMS AT M'DONALD INSTITUTE

A List of Those Who Have Passed the Various Courses.

Guelph, July 7.—The following are the final examination results at the MacDonald Institute:

Domestic Science. Miss Miriam Adelaide Ames, Toronto; Miss Gladys M. Black, Acton; Miss Edna E. Hartley, Brantford; Miss Aneta E. Hill, Guelph; Miss Katherine James, Charlottetown, P. E. I.; Miss Mary Longstreet, Brantford; Miss Annie MacDonald, Lanark, Ont.; Miss Bessie M. Peebles, Hamilton; Beatrice L. Williams, Pevam, Mich.; Miss Emily Blennerhassett, Mount Forest; Miss Ethel E. Gromitt, Toronto; Miss Nettie M. Nixon, St. George, Ont.; Miss Ellen E. Peers, Stratford; Miss Susan L. Tyson, Warton.

Housekeeping.

Miss Jessie Blythe, Marden, Ont.; Miss Mary B. Daniel, Pugwash, N. S.; Miss Maude Davidson, Cannington, Ont.; Miss Eliza Maddock, Guelph; Miss Marion K. Rutherford, Owen Sound; Miss Charlotte Scott, Perth, Ont.

Miss Helen Bankier, Hamilton; Miss Grace Bray, Nashville; Miss Jeanie M. Bray, Nashville; Miss Helen G. Casels, Toronto; Miss Winnifred Cooper, Montreal; Miss Gladys Forester, St. Andrews, N. B.; Miss Helen Fowler, Winnipeg; Miss Eleanor Craig, Almonte, Ont.; Miss Fanny Harris, London; Miss Louise Julian, Leitch, Ont.; Miss Ida Madden, Orillia; Miss Eva McCall, Victoria, Ont.; Miss Frances McLean, Glace Bay, N. S.; Miss Anne Palmer, Norwich, Ont.; Miss Margaret Peart, Freeman, Ont.; Miss Hilda Rochester, Westboro, Ont.; Miss Annie Thompson, Moosejaw, Sask.; Miss Mary Walker, Floradale, Ont.; Miss Marjorie Wallace, Toronto; Miss Evelyn Whitney, Hamilton; Miss Frances R. Young, Kentville, N. S.

Normal Class.

The following have passed the junior year examinations: Misses Jessie Allen, Florence Belton, Laura Black, Edna Bryans, Gertrude Dobson, Grace Edwards, Irene Esdy, Jean Flavell, Marjorie Goldie, Winnifred Hales, Louise Thog, Eva McMahon, Beale Marsalis, Lois Peers, Florence Pringle, Marjorie Smyth, Georgine Stiven and Mabelle Stuart.

Housekeeper Class.

Misses Eva Bonnell, Barbara Crawford, Sybilla Hadwen, Carrie Mowbray, Mary Murdoch, Margaret Snelley.

Homemaker Class—Second Year.

Misses Maud Clappison and Effie Hallman.

An Attractive Tour to Pacific Coast and Alaska-Yukon-Pacific Exposition.

July 16, via Grand Trunk Railway System, personally conducted by E. C. Bowler, of Bethel, Maine. This is your opportunity for an excellent trip. Full information from J. D. McDonald, D. P. A., G. T. R., Toronto.

Prudential Agents are now canvassing in this vicinity. They have a most vital story to tell of how Life Insurance has saved the home, protected the widow, and educated the children. Let them tell it to you.