J. M. I HOMSON

WOODS'FAIR

The true economies in buying here are found not only because our prices are away down, but chiefly because our goods may be relied

Embossed Handbags

We are now showing a FULL ASSORTMENT, useful and pretty, in green, black and brown, moire lined, inside Pocked Book, at \$1.50

Frillings in Great Variety

Pink, sky, white, black, brown and white, white and blue, etc. From, per frill 6¢ to 17¢ Watch for our Special Ad.: Easter Kid Gloves.

Our Fancy Department

Is now loaded with newest goods. We have an exceedingly pretty COLLECTION OF CUSHION TOPS, on just opened up. Sizes 18-inch to 24-inch, at 45¢ to 75¢ Come and see our large TINTED CENTRE

PIECES (for polished tables). Each 50¢ We have Lace to match. You are sure to buy. BRAIDED AND EMBROIDERED LAUNDRY BAGS, useful and pretty, each 25¢ and 50¢ Winter is passing. Spring is near. With its advent, the bright, sunny days, you'll wish to take the babies out.

We have prepared for you, and are now showing A Beautiful Array of Folding Go-Carts

"The best we have yet offered." Special—Folding Go-Carts, rubber-tired bicycle wheels leather back, complete \$2.75 Collapsible Go-Carts, reclining back in green or black leatherette. Complete, with hood \$8.50 New Basket Go-Cart, exceedingly pretty, in brown rattan; brown sateen hood. Complete \$14.50 SECOND FLOOR.

Basement Extra Special

All this week (while they last) SNOW SHOVELS 15c EACH Heavy steel, full size, japanned, braced handles, very strong, regular 25c. We cannot carry these over. They

J.M. Thomson Woods' Fair J.M. Thomson

Escape Winter's Rigors AT ATLANTIC CITY, NEW JERSEY ONLY THREE HOURS FROM NEW YORK.

The world's famous all-the-year resort. A most popular rendezvous with Canadians, where every outdoor pleasure and in-door diversion prevails. Among its famous hotels is

THE ST. CHARLES Most Select Location Fronting Ocean

With an established reputation for its exclusiveness and high-class patronage. Thoroughly modern and completely equipped. Courteous service. Bathrooms with hot and cold, fresh and sea water attachment, showers, etc. Magnificent sun parlor overlooking the boardwalk and ocean. Orchestra of soloists. Golf privileges. Illustrated booklet.

NEWLIN HAINES.

Wrapping Papers

SAMSON BRAND-A well-finished Paper, especially adapted to the wholesale trade for shipping purposes. The toughness of its fibre and extra finish combine to make practically a waterproof wrapper. Manufactured by

The E. B. Eddy Co., Limited, Hull, Canada DONALD McLEAN, Agent, 426 Richmond St., LONDON, CAN

KING AT A PARIS PLAY

Edward Laughs at Episode Which Turns All Eyes in the House

Paris, March 8.-King Edward evi- graph." dently enjoyed his visit to the Varietes Theatre last night to witness the photograph is in her bedroom. 235th performance of "Le Roi," a the laughter which the passage satirical comedy dealing with the visit aroused. of the imaginary King of Cerdagne to Paris. One passage in the play turned all eyes toward the royal box.

The imaginary King of Cerdagne recalling the pleasant visit he had again calls on her. The actress, not having been tipped off on the king's

an actress known as Therese Marnix, James Jackson, also colored, with into place the king's photograph on the

> guilty, and was remanded for a week.
>
> Her counsel stated that Jackson had elsewhere the company is carrying or taken the girl's wages.

A STRENUOUS OBJECTION. Marine Association yesterday by depuby an American company.

table when his majesty Therese assures him that she has photograph has never left her table. The King of Cerdagne, much flattered, goes to the table and takes up the photograph and exclaims: "But that is the King of England's photo-Therese, much confused, explains that the King of Cerdagne's King Edward joined cheerfully

A COLORED MIXUP.

Toronto, March 8-Agatha Johnston, a young colored girl, was arrested

The alleged shooting took place at ada, may invest its funds, or any porackson's house, 16 Bulwer street. Ac- tion thereof, in the purchase of (a) decording to evidence given when the bentures, bonds, stocks, or securities of girl was arraigned in the police court or guaranteed by the Government of today, Jackson and the girl were en- the Dominion of Canada, or of or guartertaining another negro named Wil- anteed by the Government of the Doliams. A dispute arose between them, minion of Canada, or of or guaranteed and the woman pulled a revolver and by the Government of Great Britain, or

undressed condition and called the on, or is about to carry on its business police. Miss Johnston pleaded not of life insurance, or any school or

Ottawa, March 9 .- The Dominion last year." tation put up strenuous objection to bonds to bonds of a corporation incorthe proposed harnessing of the Long porated in a county in which the in-Sault Rapids in the St. Lawrence River surance company was carrying on business. This restriction has been re-

No. 45

March 9, 1909 VALUE, ONE VOTE

EUROPEAN TRIP CONTEST THE LONDON ADVERTISER

This Vote Is Cast For

As the most popular lady in District No..... of The London Advertiser European trip Contest. VOID AFTER 15 DAYS FROM DATE.

INSURANCE BILL BEFORE HOUSE

The Minister of Finance treated as good. With respect to Introd uces the Measure.

BASED ON LAST

Several Changes Made in Order to Remove Hardships to Companies.

Ottawa, March 8. - The insurance draft of last year to meet some of which regular dividends of at least 4 the valid objections raised by the per cent have teen paid for seven years next preceding the purchase of such companies before the special com- stocks, provided that not more than 20 mittee of the Commons, which had per cent of the common stocks, and not the bill under consideration last sesthis afternoon by Hon. Mr. Field- surance company, and that no company The bill shows some very important insurance company. modifications from the bill drafted standpoint of the insurance compan- cent for seven years.

new bill follows largely the lines of last year's bill. But considerably more latitude is given to the comcompany bonds and securities, and in this respect the bill is not nearly so revolutionary and drastic as the first draft. One of the most important features is the omission of the proand conforming to adequate actuarial

Made Improvements. Mr. Fielding, explaining his bill, This bill is, to a very large extent, fore the committee on banking and commerce, during which many suggesions were offered by way of amendnent. We have had the benefit of that inquiry, and the benefit of further study which has been had. In consequence of the delay, and with the bet-

no further compulsion is needed.

have endeavored to make some improvements in the bill.

Assessments. "We do not make any change in the existing law with respect to assessment insurance. A proposal in relation to these institutions was made in he bill of last year, but even if we had gone on with that bill the pro-posal, as was stated at that time, would have been withdrawn. The principal companies engaged in that line of business represented to us that they ecognized the need for strengthening their position, and that they were go ing about it in their own way, and desired to be left to themselves for that never forgotten him, that in fact his purpose. We are aware that efforts are being made in that direction, and so we do not propose in this bill to make any change in the existing law with respect to these organizations.

Investments. "Probably the question of investments is the one which engaged the most attention before the committee last session. We have made some changes with respect to the provisions

Mr. Fielding then read section 60 of the new bill, which relates to invest-

"Any life insurance company which them, from an act of Parliament Canada, or which is within the legislative power of the Parliament of Canfired at Jackson, missing him by an any colony or dependency thereof, or williams disarmed the girl, but Jackson was so frightened that he ran out of the house in a somewhat undressed condition and called the

> business.' substantially the same as in the bill

The former bill restricted these

moved. In the former bill it was required that the debentures in which companies might invest should be such as were of seven years' standing. In the present bill a time limit is applied not to debentures but to the standing of the company which insures them. If a company is of five years' standing and has made no default, it is presumed that its debentures may be

With respect to preferred or guaranteed stocks of any company which had paid regular dividends for not less than five years, last year's bill provided that such stocks were a proper field for investment if they had paid four per cent for seven years. The present bill drops the four per cent provision and provides that the company shall have SESSION'S BILL paid regular dividends for five years on this class of stock without specifying the rate. The argument is that this is a high class of stock which may in

some instances have not paid as much

as four per cent and that it was not

wise to insist on a four per cent rate. Rates of Interest. Sub-section 4 of this clause states that investments may be made in combill, as amended from the original mon stocks of any company upon more than 20 per cent of the total issue of the stocks of any company sion, was introduced in the House shall be purchased by any such life ining, and was given a first reading. shall be permitted to invest in its own shares or in the shares of another life

according to the recommendations of ed that the common stock should have the insuransce commission, and in ten years. The present bill recognizes its present form should, from the the stock as good if it has paid 4 per

ies at least, not prove a very conto the period and the rate of interest is to the period and the rate of interest is In its principal changed," said Mr. Fielding, "There is features, with respect to publicity of a provision here as to the percentage returns by the companies, the re- of money which may be invested in the striction of securities in which the securities of any one company. This funds of insurance companies may was in the last bill, the object being be legally invested, limitation of ex- to provide that a company should not penses of management and provision create a subsidiary company and obfor the representation of policyhold- tain a controlling interest. It was ers on the boards of directors, the found, however, that the words of the clause seemed to be too broad, and we have now amended it. Last year the bill limited the investment to 20 per panies in respect to investments in cent of all stocks or securities of a company

Stocks and Bonds. "In the present bill we are distinguishing between stocks and bonds and our provision is that the investposed new laws respecting assessment ment may not exceed 20 per cent in or fraternal insurance companies, as stocks of any company, but leaves the contained in the former bill. There company free to invest in the bonds if will be no change from the existing they are deemed to be good securities. act with regard to these companies. | Sub-sections C and D of this clause The Government believe that they are recognize the ground rents or mortsteadily strengthening their position, gages on real estate and life and endowment policies as proper subjects, tables by raising their rates, and that but these are not changes, and it is not necessary to say anything concerning them. A question arose as to what investments of a company in securities which might not come within new he bill which was presented last ses- laws. Provision was made that in the sion. It is not, however, the same in case of securities not recognized by the all respects. The bill of last year was new bill, securities should be disposed he subject of a protracted inquiry be- of within a certain time. We have changed that to provide that where in-

vestments were made in securities which at the time of their purchase were legal and proper, the company ient. In the case of securities which ter light which has come to us, we were not strictly within the terms of the old insurance act, provision is made that such securities shall be disposed and of a better class than these now of within a period of five years."

> Limit on Expenses. Mr. Fielding next discussed the expenses of management. In the last bill provision was made for a limitation of expenses on new business, and at one came to be discussed by insurance ficer of the company. Henceforth al that it would be exceedingly difficult to apply a limitation of that kind without interfering with the volume of in

"We have," said Mr. Fielding, "inserted a provision in the present bill not to put any limitation on the expense of business particularly, but to provide a limitation upon expenses generally.

surance.

'Provision is made for new companies. Limitation of expenses shall apply at once to old companies which have a standing of fifteen years, or to any company so soon as it comes to the age of fifteen years, and in the case of new companies to be incorporated hereafter, this limitation shall be made at Paris seven years before to last night, charged with shooting at derives its corporate powers, or any of given when they have had ten years of of existence. Last year's bill required that the returns should show the expense of new business separate from

ordinary business. "Such a division," said the Finance Minister," has been found difficult, and we have dropped this provision, and substituted one providing for a return of what is technically called a gain and loss exhibit, which, it is thought, might to some extent serve the same

The previous bill proposed that each class of insurance should be dealt with in a separate policy. This year's bill ever this qualification, that accident

DR. CHASE'S OINTMENT, insurance agents have to pay their Pates & Co., Toronto.

Fresh Stock **Toilet Articles**

The best is the cheapest. But these are sold at drygoods prices. Colgate's Violet Talcum Powder, box, 20c

Colgate's Cashmere Boquet Powder, box 20c Bradley's Violet Talcum Powder, box, 25c Bradley's Almond Meal, box 25c Bradley's Violet Sea Salt, bottle, 25c, 50c Murray & Lanman's Florida Water,

per bottle 50c Crown Lavender Water, per bottle, 25c, 35c Crown Eau de Cologne, per bottle 25c, 35c Colgate's Tooth Paste, tube 25c Colgate's Tooth Powder, box 25c Crown Cherry Tooth Paste, box ... 121/2c

Cheesebrough's Vaseline, small bot-Cheesebrough's Vaseline, large bottles, Cheesebrough's Vaseline, 1-lb. jars, each 20c

Cheesebrough's Carbolated Vaseline, per bottle 12½c Cheesebrough's Capsicum, tube 10c Cheesebrough's White Vaseline, per bottle 8½c

Cheesebrough's White Vaseline, perfumed, per bottle 20c Cheesebrough's Cold Cream, per jar, 12½c Cheesebrough's Camphor Ice, tube or box 10c

Cheesebrough Cabinet Combination of Toilet Articles, 5 in one,

for only 25c. This box contains 1 jar Cold Cream,

tube Camphor Ice, 1 tube Plain Vaseline, tube Capsicum Vaseline, and 1 cake of You cannot very well get along without these articles. And what a combination

Pure Castile Soap, Shell Brand

Full 2½-pound bar, only 23c One-third bars, Mottled or White 8c OPPOSITE STAIRWAY-MAIN FLOOR.

In the Silk Department New Goods Are Crowding In

Every day now adds new interest in this department. New Silks come and new Silks go. Some don't stay long enough for us to give notice of their arrival, and it points to a Silk season when the fashion-followers are so alert and eager to get first choice of the novelties, if possible, before they have been displayed. Keep in touch with our Silk and Dress Goods departments

You'll Be Fashionably Dressed With a Charmeuse, or Satin Cashmere Gown

Now shown in two qualities. 48 inches wide at, per yard \$1.25 and \$2.00

A new shipment direct from France just received. All the newest spring colorings are among these. The \$1.25 line is a contract lot placed some months ago with the manufacturer, and colored to our own shades, which have more than come up to our expectations in quality and color alike. A firmly-woven satin finish that won't rough up. The wool back seems to give it the proper drape for the present style gowns. The colors are paeon blue, taupe, wistaria, paris tan, tan brown, olive, navy, sage, old rose, cream, and black. All colors come out handsomely in this Satin material. 48-inch, only, yard \$1.25 \$ Also in higher grade, 48-inch, at, yard \$2.00 In taupe, peacock, shell pink, light gray, old blue, sage, corn and cream.

Out-of-town customers should write at once for samples, and have complete range of colors to choose from.

New Silk Crepons, \$1.50 Yard

'A charming new Dress Material, in eighteen new and fashionable shades will be on display at Silk Counter this week. We want you to see it. Pure Silk and absolutely uncrushable. 42 inches wide, at, per yard \$1.50

Two Specials in White Wash Silk, suitable for children's dresses or underslips, SILKS-RICHMOND STREET SECTION-MAIN FLOOR.

action should be taken respecting any

and sickness insurance may be deemed subagents, and therefore the amount Institute of Actuaries of Great Britain as practically one, and these two may that might be placed opposite their A more modern table is the British names would not represent their own Life Officers' table, which has come be included in one policy.

"There is a provision with regard to what I may call exchange of securities," said Mr. Fielding. "That is to dispose of securities within a given time, it may be found convenient that be indicated in the return." they should exchange these securities for some others, which, while not coming within the class approved by the in use for many years was that of the to facilitating the insurance legislabill, would still be desirable securities held by a company. The conditions are

somewhat exceptional, and we think it well to make a provision which will meet these conditions." A provision in the present law that no life insurance company shall loan stage it seemed that such a provision any of its funds to any director, sharewas called for, if not by what had oc- holder, officer or clerk is modified by curred in Canada, at least by develop- a stipulation that it shall not be held ments in other countries. In investiga- to interfere with an ordinary loan to tion abroad great importance was at- any policyholder who is entitled to retached to this question, but when it ceive this merely because he is an of

men before the committee it was urged life insurance companies shall provide for their policyholders, as well as for the shareholders, having directors. Policyholder Directors. To guard against hasty, radical number of directors shall retire annually. Policyholders and sharehold-

ers are to have an equal number of to retire every year. shall be recognized is continued with as the result of any severe cold on a provision that proxies shall not be the chest and lungs. good for more than three months. policyholders. province only may withdraw its Do-

Publicity of Returns.

tee which the public could have was adequate publicity.

passed through their hands. We con- to adopt this table. tinue the clause in the present bill with | A new section of the bill has been say, where a company is required by a proviso that wherever an agent is in added, incorporating all clauses of the the terms of the proposed legislation to receipt of money which he has in companies act applicable to insurance

part to pay to subagents that should A change is made in the tables used for the valuation of policies. The table

Must Call a Halt To Pneumonia

IT OFTEN CANNOT BE CURED BUT IT CAN BE PREVENTED.

Every Cold Must Be Taken Seriously, and Care Taken in Selecting Effective Treatment Such as Dr. Chase's Syrup of Linseed and Tur-

While consumptives are being changes in the management a certain taken care of and tuberculosis is be ing conquered who is going to fight pneumonia, which seems each year to claim more and more victims? It is the children and older people directors and two of each class are who yield most readily to this disease. but with the system rundown or from Last year's provision that proxies undue exposure it is to be looked for

While the doctors are experiment-Shareholders will not be eligible to be ing with cures why not do all we can olicyholders.

Provision is made that a company taking every cold seriously and using nay withdraw itself from Dominion Dr. Chase's Syrup of Linseed and urisdiction. Any company which Turpentine to allay the inflammation wishes to confine its business to one of the bronchial tubes, to aid expectoration and to keep the cough free and

minion deposit and transfer it to the loose This great medicine has a thorough insurance department of a province. and far-reaching action, which is not obtained from ordinary cough medi-With respect to the clauses requir- cines, and this is why three bottles of ing publicity of returns, Mr. Fielding it are sold for one of any similar treatsaid: "Certain companies objected that walue in the cure of coughs, colds, some of the restrictions proposed to croup, bronchitis and asthma, and be laid on them were not necessary.

But it was held that the best guaran
licitly and to keep it constantly and to keep plicitly and to keep it constantly at hand

Mrs. F. Dwyer, Chesterville, Ont. "Last year's bill provided that the writes: "My little girl of three years return should show the sums received had an attack of bronchial pneumonia. by any officer or agent of the com- My husband and I thought she was pany in excess of \$4,000. It was pre- going to leave this world, as her case sumed that though limited, a number resisted the doctor's treatment. After might receive a larger sum, there the first two doses of Dr. Chase's would not be any trouble in providing Syrup of Linseed and Turpentine the a return of that character. It was, child began to get better and we are however, pointed out to us that such a return when made public might be after seven weeks' illness." 25 cents misleading, inasmuch as many of the a bottle at all dealers or Edmanson,

earnings, but only the money that had into more general use. It is proposed

ing them within the insurance act. "We have," said Mr. Fielding, "also added a form of model bill with a view tion of the future so that a company's simple, uniform measure."
In conclusion, Mr. Fielding noted that he would ask to have the bill referred to the banking and commerce ommittee on moving the second read-

ng, and in that committee the bill

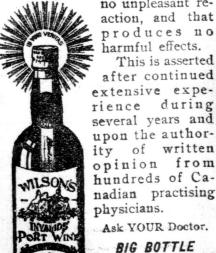
ight again be referred to a sub-com-

THE MEDICAL PROFESSION

WILSON'S **Invalids' Port**

pronounce it unequalled, absolutely reliable and safe, that it can be taken in perfect confidence whenever a tonic restorative is

required. It is a mild stimulant, and the only one that has no unpleasant re-



This is asserted after continued extensive experience during several years and upon the authority of written opinion from hundreds of Canadian practising

physicians. Ask YOUR Doctor. BIG BOTTLE

Sold at all Pharmacies Everywhere.

