

**PROPOSED INSURANCE BILL.**

**Opinions of Fire Insurance Premium Payers of Canada.**

The following extracts from a booklet recently issued by the Committee of Insurance Premium Payers of Canada will be found interesting by all classes of the community in view of the proposed Insurance Bill now under consideration by the Dominion Government. The opinions herein expressed are taken verbatim from the literature issued by the Committee and we assume no responsibility for them. The public, however, can draw their own conclusions as to the correctness of these views from the facts at their disposal. The Committee of Insurance Premium Payers is composed of business men representing all classes of business in Canada. This Committee came together for the purpose of organizing definite opposition to certain clauses in the proposed Insurance Bill which were considered harmful to the best interests of the business community, and to offer some opposition to the full sway of what they call the Insurance Combine. The following extracts from the booklet issued by the Committee are interesting in this connection:—

"Because of the combine to which reference has been previously made, rates are excessive; insurance required to reasonably expedite large business transactions cannot be obtained. Necessary and very desirable forms of insurance in the proper conduct of business are not procurable, and on the other hand, conditions are imposed by the Licensed Companies which are not required by other offices, and the operation of which entail additional burdens upon the Premium Payers of Canada.

Other insurance than can be obtained in Canada is therefore most desirable, and in many cases, absolutely essential, and the Premium Payers want the Insurance Act to provide the means whereby the right of private contract outside of Canada, now an inalienable right of the citizen, may be carried out, and the co-incident requirements of inspection and adjustment of losses within Canada not interfered with.

The Premium Payers do not wish the Insurance Act to lower the bars whereby unlicensed insurance companies would be permitted to canvass or solicit business in Canada, to advertise or open offices in the country, but they strongly protest against any legislation which will restrict their right of contract, by imposing penalties on the individuals who will perform in Canada, the acts incident to that contract, as for example, the inspection of a risk or adjustment of a loss."

**RIVALRY IN BIG AIRSHIPS**

**England is Building a Flier 500 Feet Long.**

Beyond the fact that it is being built at Barrow, England, by Messrs. Vickers' Sons and Maxim, no details regarding the new British naval airship have hitherto been given out. According to information collected from unofficial sources the airship will be the biggest yet built, its length being over 500 feet against the 446 feet of the largest Zeppelin.

In construction it will resemble the Zeppelins, inasmuch as it will have a metal frame, and the gas bag will be divided into compartments. It will be able to lift some twenty tons, including the car, but in practice it will probably not be found useful for lifting more than about five tons.

The two motors will be a very heavy burden in themselves. They are understood to be Wolseley engines of eight cylinders, developing 200 horse power each. With this driving force of 400 horse power, the speed of the airship is calculated at 45 miles an hour. Zeppelin III, with two Daimler-Mercedes motors of 130 horse power each, has a calculated speed of 30 miles an hour.

The British airship may be expected to be ready for its trials in four or five months' time.

It looks, however, as if Great Britain will not be allowed to remain long in possession of the largest airship, for from Germany comes the information that Albert Wetzell, an engineer, has completed arrangements for the construction of a vessel which will, if his ambitious project is realized, make the English airship look like a dwarf. The vessel is to have a length of 994 feet, with a diameter of 65½ feet. The envelope is to be of magnesium alloy, with a capacity of 3,031,216 cubic feet. The builder intends to fit the airship with motors of 1,200 horse power, with which he proposes to attain a speed of from 45 to 55 miles an hour.

According to the calculations the vessel will possess a total lifting power of 103½ tons. A vessel of such dimensions should weigh at least 75 tons, leaving a margin of 28½ tons for cargo. It is further stated that it would be possible to carry 400 passengers on board.

**WRONGLY DIAGNOSED.**

A pompous doctor was going round the hospital wards, followed by a crowd of students. "I can tell a man's occupation from his disease," he said, turning to a patient. "Now, this man is a musician. Aren't you?" "Yes, sir." "And you play a wind instrument?" "Yes." "You see, gentlemen, nothing is worse for the lungs than the wind instruments. What is your instrument, my friend?" And the man replied, "Concertina."

It is an Elixir of Life.—Since forgotten time, men have been seeking for the Elixir of Life, which tradition says once existed. Dr. Thomas' Electric Oil is an Elixir, before which pain cannot live. It is made up of six essential oils, carefully blended so that their curative properties are concentrated in one. It has no equal in the treatment of lumbago, rheumatism, and all bodily pains.

**TACT.**

Algy Sapleigh—Do play for me, Miss Rogers; I always enjoy your playing so. You know I don't know the first thing about music.

**Try Murine Eye Remedy**  
For Red, Weak, Watery, Watery Eyes, Granulation, Pink Eye and Eye Strain. Murine Doesn't Smart; Soothes Eye Pain. Is Composed of Experienced Physicians; Contains no Injurious or Prohibited Drugs. Try Murine for Your Eye Troubles. You Will Like Murine. Try it in Baby's Eyes, for Scaly Eyelids. Druggists Sell Murine at 50c. The Murine Eye Remedy Co., Chicago, will send You Interesting Eye Books Free.

Many people are made giddy by the social whirl.

**PILES CURED IN 6 TO 14 DAYS.**  
PAZO OINTMENT is guaranteed to cure any case of Itching, Blind, Bleeding or Protruding Piles in 6 to 14 days or money refunded. 50c.

Mr. Juggins—"A black cat came to our back fence last night." Mrs. Juggins—"Did it bring you good luck?" Mr. Juggins—"That's what it did. I hit it the very first time I fired."

While more prevalent in winter, when sudden changes in the weather try the strongest constitutions, colds and coughs and ailments of the throat may come in any season. At the first sight of derangement use Bickle's Anti-Consumptive Syrup. Instant relief will be experienced, and use of the medicine until the cold disappears will protect the lungs from attack. For anyone with throat or chest weakness it cannot be surpassed.

When some people do tell the truth they exaggerate it. Scandal is the tattle of fools who judge other people by themselves.

**A Nagging Cough drives sleep and comfort away.** You can conquer it with Allen's Lung Balm, which relieves hard breathing, pain in the chest and irritation of the throat. Give it freely to the children.

**JUST WANTED A SENSATION.**

The girl was very rich and the young man was poor but honest. She liked him, but that was all, and he knew it. One night he had been a little more tender than usual. "You are very rich," he ventured. "Yes," she replied frankly. "I am worth one million two hundred and fifty thousand dollars." "And I am poor." "Yes." "Will you marry me?" "No." "I thought you wouldn't." "Then why did you ask me?" "Oh, just to see how a man feels when he loses one million two hundred and fifty thousand dollars."

**YOU NEED FEAR IT NO LONGER**

**GRAVEL WARDED OFF AND CURED BY DODD'S KIDNEY PILLS.**

**Manitoba Man Tells How His Urinary Troubles Vanished Before the Great Canadian Kidney Remedy.**

Hamrluk, Man., Dec., 27. (Special).—Probably there is no disease to which man is heir that causes such a general dread as Gravel, or Stone in the Bladder. The frightful pains it brings and the terrible operations it necessitates cause a shudder of apprehension whenever it is mentioned. But there is really no reason why any man or woman should fear Gravel. It is purely and simply a Kidney disease, and as such can be either cured or guarded against by the use of Dodd's Kidney Pills. Take the case of Mr. Calvin R. Snyder, well known here. He says:—

"In the spring of 1907 I was almost laid up from a lame back and was also troubled with excessive urination. I got a box of Dodd's Kidney Pills, and used them with satisfactory results. Dodd's Kidney Pills are the best Kidney medicine I ever heard of." "If you follow Mr. Snyder's example and use Dodd's Kidney Pills for slight urinary disorders, you will never be troubled with Gravel. If you have Gravel, Dodd's Kidney Pills will cure it."

**AT LAST.**

As soon as a man really feels that he can at last put aside his business cares he lies down and dies.

**Children Will Go Sleighting.** They come home covered with snow. Half a teaspoonful of Pain-killer in hot sweetened water will prevent any ill effects. Avoid substitutes, there is but one "Pain-killer"—Perry Davis'—25c. and 50c.

**UNKIND INTIMATION.**

"That woman's conversation is as deep as a well." "Yes; but she never dries up."

**A Mild Pill for Delicate Women.** The most delicate woman can undergo a course of Parmelee's Vegetable Pills without fear of unpleasant consequences. Their action, while wholly effective, is mild and agreeable. No violent pains or purgings follow their use, as thousands of women who have used them can testify. They are, therefore, strongly recommended to women, who are more prone to disorders of the digestive organs than men.

**A BAD SIGN.**

"Do you believe that she really intends to marry George?" "I don't know. Her mother and father think so well of him that I'm afraid there'll be no wedding."

**"Only One" "EROMO QUININE"**  
That is LAXATIVE BROMO QUININE. Look for the signature of E. W. GROVE. Used the world over to Cure a Cold in One Day. 25c.

"My hair is falling out, old chap!" a solicitor confided to a medical friend. "Can you recommend something to keep it in?" "Certainly!" was the agreeable reply. "A cardboard box!"

The healthy glow disappearing from the cheek and moaning and restlessness at night are sure symptoms of worms in children. Do not fail to get a bottle of Mother Graves' Worm Exterminator; it is an effectual medicine.

**HER KNOWLEDGE.**

Father—Well, Carolyn, how do you like school? Carolyn (aged six)—Oh, so much, papa! Father—That's right, daughter. And now what have you learned to-day? Carolyn—I've learned the names of all the little boys.

Bach—"I suppose, old man, your wife still thinks she married a treasure?" Benedict—"No; a treasure-ury!"

**When You're Hoarse Use PISO'S CURE**  
THE BEST MEDICINE FOR COUGHS AND COLDS  
Gives immediate relief. The first dose relieves your aching throat and allays the irritation. Guaranteed to contain no opiates. Very palatable. All Druggists, 25c.

**GIRL GOES TO LEPER ISLAND.**

**Salvation Army Lass in England Makes Great Self-Sacrifice.**

Among many interesting appointments announced at the commissioning of Salvation Army cadets at Clapton, England, last week, the most interesting, probably, was that of Cadet Annie Beckley, who was promoted to the rank of captain, and given marching orders for the leper settlement in Java. Captain Beckley is wise enough to take a level-headed view of her appointment. It is one of the most self-sacrificing branches of Salvation service.

"Nevertheless," says the captain, "I am going for life, if the Army will let me stay so long, and, at any rate, it will be for years. I am not afraid of getting the disease, for I am going on God's service. I have counted the cost, and I quite understand what the risks are. I have to die, and if needs be I may as well die out there amongst those stricken souls." She volunteered to go some years ago.

**A NEW TORONTO BRANCH BANK.**

The increase in prosperity and growth of business in Ontario Cities and Towns during 1909 is something that deserves more than passing comment.

One reads in the Toronto papers of the new Branch of the Traders Bank being opened on the corner of Richmond and Yonge streets this week. Another Branch to handle the increased business of this bank in Toronto, and within two blocks of their big fifteen-storey Head Office means enormous growth. The Traders had already eight branches in Toronto, which might seem to the ordinary layman to be more than sufficient, to handle any reasonable amount of business. The necessity of opening a new branch in its own town shows part of the reason, doubtless, for the very substantial growth of this Institution this year.

Shareholders and Customers of the Bank are looking forward with a good deal of interest to the report that will be presented at the Bank's Annual Meeting on January 25th, 1910.

**A REASON.**

He—"Wonder why it is they always speak of the 'blushing bride'?" She—"Nothing very remarkable about it, considering the kind of most women marry."

Are your corns harder to remove than those that others have had? Have they not had the same kind? Have they not been cured by using Holloway's Corn Cure? Try a bottle.

**WHAT HAPPENED.**

When Jack and Jill went up the hill Both were filled with laughter; When they came down each wore a frown— And the pail came tumbling after.

**No Substitute for "The D & L" Menthol Plaster,** although some unscrupulous dealers may say there is. Recommended by doctors, hospitals, clergy and everybody for pleurisy, stiffness, etc.

**ENIGMATICAL.**

"Is that grade-climbing appliance of yours a bona fide invention?" "Honestly; it's on the level."

**TO CURE A COLD IN ONE DAY**  
Take LAXATIVE BROMO Quinine Tablets. Druggists refund money if it fails to cure. E. W. GROVE'S signature is on each box. 25c.

**UNKIND.**

"My dear, did you make this cake out of the cook book?" "Yes, love." "Well, I thought I tasted one of the covers."

**There is No Such Thing as a Harmless Cough.** The trouble goes from bad to worse unless checked. Allen's Lung Balm cures the worst of colds. It allays inflammation and clears the air passages.

Tourist—"This seems to be a very dangerous pass. I wonder there is not a warning board up." Guide—"Yes. There was one up for two years, but no one fell over, so it was taken down!"

**The Pill That Brings Relief.**—When, after one has partaken of a meal he is oppressed by feelings of fullness and pains in the stomach he suffers from dyspepsia, which will persist if it be not dealt with. Parmelee's Vegetable Pills are the very best medicine that can be taken to bring relief. These pills are specially compounded to deal with dyspepsia, and their sterling qualities in this respect can be vouched for by legions of users.

**BRONCHITIS**  
If Neglected, it soon reaches the Lung and may Prove Fatal.  
Mr. C. L. Carrow of 116 Millicent St., Toronto, writes under date of September 13, 1908, "One year ago this spring I contracted a severe cold in the chest, which developed into Bronchitis. I took three kinds of medicine and found no improvement. A friend of mine advised me to try PSYCHINE and in three days I felt like a new man again. I desire to let others know what a valuable cure you have in PSYCHINE for it cured me where all other medicines had failed. I am more than thankful to be well again, and for the sake of others who may be ill, you may publish this testimonial."  
Stop that cold or the results will be serious. You can do this by toning up the system with PSYCHINE.  
For Sale by all Druggists, 50c. & \$1 per bottle  
Dr. T. A. SLOCUM LIMITED, TORONTO

**STOCKS.**  
TO INVESTORS—YOUR ORDERS TO buy or sell Stocks will receive my personal attention. S. M. Mathews, Broker, 43 Scott St., Toronto.

**EDUCATIONAL**  
**LEARN THE BARBER TRADE—NEW** system—constant practice; careful instruction; few weeks complete course; tools free; graduates earn twelve to eighteen dollars weekly; write for catalogue. Moler Barber College 221 Queen East, Toronto.

**We Offer**  
a practical training that will enable you to secure a good position. It will take only a short time to acquire and the cost is small. New term begins Jan. 4th. Write for particulars. British-American Business College, V.M.C.A. Bldg., TORONTO.

**FOR SALE.**  
CHEAP, UNDER MORTGAGE 400 ACRES farm, frame building, township of Lindsay 120 acres cleared. Only \$200 down, balance at five per cent. London Loan Company, of Canada, London, Ont.

**CALVES** Raise Them Without Milk  
Booklet Free. Steele, Briggs Seed Co., Ltd., Toronto, Ont.

**FIVE DOLARS** a day sure, made selling out labor-saving machines. Experience unnecessary. Everybody buys. They sell themselves. Agents wanted everywhere. A postal to-day brings particulars. Charles Adams, Sarnia, Ont.

**HOPE FOR THE DEAF—IN ACUSTICION**—one of the marvels of the electrical age, in use throughout the world. Write for catalogue. General Acoustic Co. of Canada, Ltd., 405 Yonge Street, Toronto.

**WANTED MUSKRAT**  
45c. No. 1.  
Canadian Hide and Skin Company, 86 Front St. E., Toronto, Ont.

**FURS**  
Do you trap or buy Furs? I am Canada's largest dealer. I pay highest prices. Your shipments solicited. I pay mail and express charges; remit promptly. Also largest dealer in Beethides, Sheepskins, etc. Quotations and shipping tags sent free.  
**JOHN HALLAM TORONTO**  
ESTABLISHED 1878.

**FURS We Make Everything**  
in Furs, Coats, Jackets, Mitts, Stoles, Caps, Goggles, etc. Write for catalogue.  
**RAW FURS** we pay highest prices. Write for price list.  
**D. H. BASTEDO & CO.,**  
77 King St. E., Toronto.

**FOR THE HUNTER THE LEADER SIGHT**  
The little gun device which makes wing shooting easy. Aim directly at the fastest or slowest flying bird; the sight automatically allows for the flight. I stand by attached order. Carried in neat metal box in vest pocket. Give make and gauge of gun. Price \$3.00 postpaid. Pay face at all gun stores and by  
**LEADER CO.,**  
320 Market St., San Francisco

**IODINOL**  
The famous new discovery of the age, positively, quickly, completely relieves and cures Gout, Thick Neck, Sciatica, Swellings, Bunions, Quinsy, etc. \$1.00, or 6 or \$5.00, mailed on receipt of price by  
**LYLE MEDICINE CO., Toronto**

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SPRAIS, BRUISES, BURNS, SCALDS, CUTS and CONTUSIONS  
For Croup, Diphtheria, Influenza, Cramps, Spasms, Burns, Scalds, Accidents, Bruises, Falls, Gunshot Wounds, Poisonous Bites of Dogs, Snakes, Stings of Insects, etc.  
**Radway's Ready Relief**  
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CURES ALL KIDNEY DISEASES  
CORALL KIDNEY DISEASES  
BRIGHT'S DISEASE  
DIABETES, BACKACHE  
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