A Policy That Pays Cash Dividends

Every twelve months the holder of a NORTHERN 20 Pay Life Coupon Salary Continuance Bond receives guaranteed cash DIVI-DENDS-dividends that increase each year for 20 years.

This unusually attractive plan provides protection for your family -plus interest on your money. The yearly dividends are in the form of coupons which can be cashed annually-each coupon having a greater cash value than the one preceding. If you prefer not to cash the coupons the policy will be paid up in fifteen years instead of 20 years--your dependents protected without a cent further cost.

The policy provides for a monthly payment of \$10.00 per month for five years following maturity at the following rates;--

At Age Fifteen Years	\$13.84
At Age Twenty Years	14.99
At Age Twenty-Five Years	16.35

Send us your name and address NOW for further particulars of this exceptionally attractive plan. Our agent will gladly show you how it will work out to your life-long advantage.

The Northern Life Assurance Co. MAIL THIS J. H. Conn, Toronto, District Agent COUPON Please send without obligation full details of your coupon savings 20 pay-life salary continuance bonds. NAME



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OLYMPIC Series sets a new high record in perfor-

Not like this car . . or that car . . or any other car

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design radiator-front to the new chrome-plated tail-

light they're new . . better . . different. The seven

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And in performance these new Olympic Models are

vitally different. They are faster . . more powerful

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Here are new cars . . built by an organization famous

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No description can do them justice. You must come

in and see them. Better still, get in and drive them. Then you'll know what a revolutionary thing Oakland

at Thornhill, including full catalogue equipment, charges and taxes, full tank of gasoline, bumper and bumper ettes, (except chassis), spare tire,

tube and cover, Lovejoy shock absorbers and leather spring covers.

2-DOOR SEDAN \$1623 COUPE \$1623.

DELIVERED PRICES

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mance . . in beauty . . in individuality.

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expanding four-wheel brakes.

has done.

4-DOOR SEDAN \$1751.

Convertible LANDAU SEDAN \$1925

CONVERTIBLE CABRIOLET \$1766.

as the successful contestant. The Oakland

GENERAL NEWS AND VIEWS

sign of decline in this country.

Congratulations to the Bolton Enterprise which last week entered upon its forty-first year of publication.

Mr. W.E.N. Sinclair, Liberal Leader, thinks that it is about time the amusement tax was ended. Many others are of the same opinion.

News comes from Algoma that this season \$20,000 has been collected from hunting licenses. A good way to spend this money would be in game protection.

The longest and heaviest train load of grain in the world was hauled in Western Canada recently. It was more than a mile in length and was loaded with wheat.

The Oshawa City Council has adopted a resolution asking that the Prov- the annual meeting of the Newmarket ince bear half the cost of maintaining Hockey Club showed the receipts for county and city jails. The Province last year as \$8,976, and a balance on should at least pay for the housing of hand to start this year of \$2,196.08. drunks.

cently had the degree of Doctor of dends. Divinity conferred upon him by the University of Washington. Dr. Campbell is a former minister of Richmond active life in Schomberg, and his re-Hill, Thornhill and Lansing Presby- moval to the City of Toronto, Very terian congregations.

County Industrial Home was opened and tendered a banquet and present-Friday in the presence of Warden G. ation. Bro. Stewart has recently Little and other officials. The wing been named as Grand Steward, by the the home by 50, as well as providing The Grand Lodge was represented by for new hospital equipment.

SPEED

AGILITY

Canada's public debt has fallen | Report from all parts of the Coun-3275,000,000 in five years-the only ty show that fall work on the farm has been pretty well completed. Plowing is practically completed; a large crop of fall wheat was sown and is looking remarkably well. Pasture during the fall was abundant.

> The Bus Service from Toronto to Stouffville is generally regarded as a joke, says the Stouffville Tribune. It is pointed out that the service is very unsatisfactory and irregular as no one knows when a bus will arrive or leave.

At Miss Nellie Lapp's sale of standing timber at Cedar Grove recently, excellent prices were realized. An average price of \$161 per acre was realized for the five acres sold. The timber was mostly beech and maple and the buyers all local residents.

The financial report presented at The club recently made a donation of \$500 to the York County hospital. A Rev. M. C. Campbell, of Embro, re- winning team sure pays good divi-

On the eve of his retirement from Worshipful Bro. Robert W. Stewart was waited upon by a large number The new \$35,000 wing of the York of the members of the Masonic Craft, will increase the accommodation of Grand Lodge of Canada in Ontario. R. W. Bro. H. W. Alexander, of Weston and R. W. Bro. Dunlop, P.D.D. G. M. Nearly two hundred sat down to the banquet, and there was a lengthy toast list and concert.

> Over 300 persons were present at the annual armistice concert of Post 66 of the Canadian Legion in the township hall, Willowdale, last week. A feature of the program was the presentation of three medals, gold, silver and bronze, to pupils of the North York schools for essays on 1 "The Significance of the Armistice." The gold medal was won by Katherine Keeting; silver, Shirley Foreman, and bronze, Robert Glendenning.

The legion minstrels and the legion orchestra won much applause. Comrade Templeton, a one-armed veteran assisted at the piano. Comrade Harry Evans, of Lansing was the winner of the lucky number contest. The program was under the direction of Dr. C. E. Hill, president of Post 66.

E. P. Heaton, Ontario fire marshal, announced this week that investigations have definitely proved the fires at St. Andrew's College, Aurora and Pickering College, Newmarket, to have been caused by spontaneous combustion. At first it was thought by many that the fires were the result of incendiarism, but the fire marshal says that this was absolutely not the

Political fences are being repaired throughout Ontario in preparation for an anticipated provincial election in 1929. A cabinet re-organization is expected before an appeal to the people following the introduction of legislation providing for Old Age Pensions. It is rumored that Premier Ferguson will retire and that his place will be taken by Hon. John S. Martin or Hon. William Finlayson.

STIFF SENTENCE FOR HIT-

AND-RUN MOTORIST "You are one of these hit-andrun motorists, one of the meanest scoundrels on the road, just an ordinary blackguard. You struck down this girl and did not have enough common decency to stop and render what aid you could. She might have been killed. You will go to the Ontario Reformatory for a term of six months and an indeterminate period of six months." So said Magistrate R. J. Browne in the County Police Court on Monday to Alexander Newall, of King street, whom he found guilty of criminal negligence. Newall drove an old Ford car down Yonge street the afternoon of November 11 while intoxicated and struck down 13-year-old Ruby Ryan, of Elgin Mills, injuring her severely. Provincial Officer L. Montgomery was complimented by the court for chasing Newall and bringing him to court.

A vilage is a place where the man who sits and whittles is planning way to get the local postoffice.



THIS MAN is a business prophet. He does not really look into a crystal ball but he reads the future nevertheless and he sees new cities yet unbuilt. He is important in the telephone business.

He judges the future from the facts of the present and it is his job to judge with accuracy. He must judge with accuracy because, in a telephone system, plans must be made for years ahead and millions of dollars are involved.

With a railway there must be tracks and stations before trains can run. With a telephone system there must be conduits and central exchanges before telephones can go in.

To wait until people are clamoring for telephones is too late.

THE BUSINESS PROPHET does not wait. He comes to the management with his charts and graphs and figures and says: "In 1930 the demand in Ontario will be 80,000 new telephones. They will be wanted here and here and here."

Or he says: "Within the next five years the Province of Quebec will need at least forty per cent more exchange capacity."

And the management does not wait either. They know it is up to them to prepare now. If they don't they will be falling down on their job; they will not be keeping pace with the country.

DECAUSE THE BUSINESS PROPHET D spoke in time and the management acted promptly there are 139,000 telephones being installed in Ontario and Quebec this year. Without them there would be inconvenience and confusion now in thousands of new homes and offices.

Next year the business outlook calls for spending over twenty-four million dollars to extend and renew the system and plans have been made to do so.

For the next five years the telephone expansion definitely known to be needed in the two provinces means over one hundred million dollars.

INDING THE MONEY is a problem. It Ir is as great a problem as the complications of engineering and organization.

Every year as the country grows there must be new money ready so that the telephone system may keep pace.

Every year thus far the money has been ready, because the policy of the telephone system has been fortunate in attracting the support of conservative and reliable investors who have not been subject to the influence of market fluctuations.

THAT IS HOW the business prophet and his graphs have been made effective. And that is why the telephone management has always met Canadian progress with confidence and enthusiasm.

Published by The Bell Telephone Company of Canada to tell you something about the telephone business and the people in it

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We have high-grade Christmas cards that bear beautiful sentiments for your relatives and friends.

These attractive cards are for sale at very reasonable prices. They are infinite in varietymany of them altogether unusual.

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