"THE CRISIS IS NEAR"

A crisis has arrived in the affairs of Fraternal insurance organizations that is very unsatisfactory and discouraging to the older members scattered all over Ontario.

Because of the apparent cheapness of the Co-operative system, thousands of men over 50 years of age to-day find that their assessments have increased beyond their ability to pay and the security offered so uncertain, that they realize their mistake of committing their future to this system of insurance.

The following illustrations prove that it is much more profitable to insure in the NORTH AMERICAN LIFE ASSURANCE COMPANY, for a period of 20 years, which covers the period when life insurance is most valuable, instead of for the balance of one's life. The figures used represent the rates of a well-known society with 25 cents a month additional for local dues, and does not include first and subsequent years' extras.

The North American Life's figures represent a definite guaranteed premium, which cannot be increased, with increasing guaranteed surrender values after the third year, any man under 35 years of age may save hundreds of dollars by carefully studying the figures contained in the following illustrations.

AGE 20.

	Net Cost I. O. F.	Premium N. A. L.	N. A. L. Cash Value.	Net Cost N. A. L.
1—	$12 60	$14 50		
2—	25 20	29 00		
3—	37 80	43 50	$15 00	$28 50
3—	50 40	58 00	22 00	36 00
5—	63 00	72 50	31 00	41 50
6—	75 60	87 00	41 00	46 00
7—	88 20	101 50	51 00	50 50
8—	100 80	116 00	64 00	52 00
9—	113 40	130 50	77 00	53 50
10—	126 00	145 00	91 00	54 00
11—	138 60	159 50	102 00	57 50
12—	151 20	174 00	113 00	61 00
13—	163 80	188 50	124 00	64 50
14—	176 40	203 00	135 00	68 00
15—	189 00	217 50	147 00	70 50
16—	201 60	232 00	159 00	73 00
17—	214 20	246 50	172 00	74 50
18—	226 80	261 00	184 00	77 00
19—	239 40	275 50	197 00	78 50
20—	252 00	290 00	211 00	79 00

Age 20 Net Cost N. A. L. per annum, $3.95 per annum, I. O. F. $12.60

Net Cost in I. O. F. $252 00
Net Cost in N. A. L. 79 00

Saving in N. A. L. $173 00

AGE 25.

	Net Cost I. O. F.	Premium N. A. L.	N. A. L. Cash Value.	Net Cost N. A. L.
1—	$14 28	$16 60		
2—	28 56	33 20		
3—	42 84	49 80	$19 00	$30 80
4—	57 12	66 40	28 00	38 40
5—	71 40	83 00	38 00	45 00
6—	85 68	96 60	49 00	50 60
7—	99 86	116 20	62 00	54 20
8—	114 24	132 80	76 00	56 80
9—	128 52	149 40	91 00	58 40
10—	142 80	166 00	108 00	58 00
11—	157 08	182 60	120 00	62 60
12—	171 36	199 20	133 00	66 20
13—	185 64	215 80	146 00	69 80
14—	199.92	232 40	159 00	73 40
15—	214 20	249 00	172 00	77 00
16—	228 48	265 60	186 00	79 60
17—	242 76	282 20	201 00	81 20
18—	257 04	298 80	216 00	82 80
19—	271 32	315 40	231 00	84 40
20—	285 60	332 00	247 00	85 00

Age 25 Net Cost N. A. L. per annum $4.25 per annum, I. O. F. $14.28

Net Cost I. O. F. $285 60
Net Cost N. A. L. 85 00

Saving in N. A. L. $200 60

AGE 30.

	Net Cost I. O. F.	Premium N. A. L.	N. A. L. Cash Value.	Net Cost N. A. L.
1—	$16 68	$19 30		
2—	33 36	38 60		
3—	50 04	57 90	$22 00	$35 90
4—	66 72	77 20	32 00	45 20
5—	83 40	96 50	44 00	52 52
6—	100 08	115 80	57 00	58 80
7—	116 76	135 10	72 00	63 10
8—	133 44	154 40	88 00	66 40
9—	150 12	173 70	106 00	67 70
10—	166 80	193 00	125 00	68 00
11—	183 48	212 30	139 00	73 30
12—	200 16	231 60	154 00	77 60
13—	216 84	250 90	170 00	80 90
14—	233 52	270 20	185 00	85 20
15—	250 20	289 50	201 00	88 50
16—	266 88	308 80	218 00	90 80
17—	283 56	328 10	234 00	94 10
18—	300 24	347 40	251 00	96 40
19—	316 92	366 70	268 00	98 70
20—	333 60	386 00	286 00	100 00

Age 30 Net Cost N. A. L. per annum $5.00 per annum, I. O. F. $16.68

Net Cost in I. O. F. $333 60
Net Cost in N. A. L. 100 00

Saving in N. A. L. $233 60

AGE 35.

	Net Cost I. O. F.	Premium N. A. L.	N. A. L. Cash Value.	Net Cost N. A. L.
1—	$19 56	$22 05		
2—	39 12	45 30		
3—	58 68	67 95	$26 00	$41 95
4—	78 24	90 60	38 00	52 60
5—	97 80	113 25	52 00	61 25
6—	117 36	135 90	67 00	68 90
7—	136 92	158 55	84 00	74 55
8—	156 48	181 20	104 00	77 20
9—	176 04	203 85	125 00	78 85
10—	195 60	226 60	149 00	77 50
11—	215 16	249 15	166 00	83 15
12—	234 00	271 80	183 00	88 80
13—	254 28	294 45	200 00	94 45
14—	273 84	317 10	218 00	99 10
15—	293 40	339 75	236 00	103 75
16—	312 96	362 40	254 00	108 40
17—	332 52	385 05	273 00	112 05
18—	352 08	407 70	292 00	115 70
19—	371 64	430 35	312 00	118 35
20—	391 20	453 00	333 00	120 00

Age 35 Net Cost N. A. L. per annum $6.00 per annum, I. O. F. $19.56

Net Cost in I. O. F.... ... ...$391 20
Net Cost in N. A. L. 120 00

Saving in N. A. L. $271 20

THE NORTH AMERICAN LIFE'S contracts as above are without profits and to those who wish to accept the participating plan an additional profit of at least 20 per cent is secured.

The Company's management is making a decided push for new business before the end of the year, and to those making application before January 1st, 1907. Special terms will be offered.

If you are interested, cut out the enclosed coupon and forward to, W. J. FAIR, District Manager, Kingston, Ont.

W. J. FAIR,
Kingston, Ont.
Dear Sir:
Without any liability on my part, I will be pleased to receive information, and particulars regarding a policy such as advertised.

My age is .....Occupation is .....

Address is .....

Yours truly,

.....

BROADBRIM'S

Letter From Greater New York.

ATTEMPT TO GRAFT

NOBLE STOCK ON A LIBERTY TREE UNSUCCESSFUL.

Love of Titles Not Confined to American Heiresses, the Men Like Them Too—Croker's Failure to Make Himself a Gentleman.

Special Correspondence, Letter No. 1,539.

New York, Nov. 23.—"The mills of the Gods grind slowly, but they grind exceedingly small."

When the telegraph flashed over the wire that Count Boni had been knocked out of court, I was sitting by my window looking out on the street and wondering if any rich uncle in India or Australia had suddenly pegged out and left me a million dollars. All of a sudden the people began to dance and shake hands and slap each other on the back, and throw up their hats and caps and then strike off in double shuffle as if they were crazy; I called the servant and told him to find out what the people were dancing for as I did not hear any music; he returned in a few minutes and said that Paris was having a jubilee because Count Boni de Castellane had been knocked

GEORGE VON L. MEYER.

At present Ambassador at St. Petersburg who has been appointed to succeed Geo. B. Cortelyou as Post Master General.

out in the first round of his divorce suit; his guilt was so apparent it was not necessary to call the companions of his infamy into court, so the judges granted a decree of absolute divorce with the right to cast in the mire the hateful name of de Castellane, and to resume her maiden name of Gould; it also gave her the guardianship of her children, and worse than all, they cut off his monthly supply of eight thousand dollars, and denied his application for fifty thousand more and literally kicked him out of court, a beggar without a franc in his pocket, and he will have to travel home on his uppers; no more ten thousand dollar dinners for Count Boni and his lady friends. Now it is deviled bones with a quart bottle of sour wine thrown in. It was not the loss of money that drove Anna Gould to seek divorce, but when the cowardly brute struck her with his clinched fist, that closed her contract with Count Boni. It was a crime that could never be condoned or forgiven. Her free American blood revolted at the thought that she had ever felt the height of a man's hand in anger. The sting of that blow she could not forget. It haunted her night and day and her nearest approach to forgetfulness was that she would never set eyes on him again till the judgment day, when the trumpet of the dread Archangel shall summon the quick and the dead. The attempt to graft royal stock on a liberty tree has not been an unqualified success. We blame our American heiresses for desiring title. The love of having a handle to our names is not exclusively confined to our women. When I was a boy there was hardly a man in New England, who was not a captain, major, colonel or general. There were no recognized titles now below captain and it was frequently hard to tell whether a man had been a captain of artillery, infantry or a canal boat.

Now that the elections are over, those who have won and those who have lost can sit quietly down to count the cost. It was quite a surprise to learn that the democratic candidate had expended in the canvass nearly a quarter of a million of dollars, enough to pay the governor's salary for twenty-five years, while the entire sum expended by the republican candidate was only a fraction over six hundred; money will have to be used in elections as long as elections exist and those who subscribe the money have to trust some one to place it where it will do the most good. The district leaders have the disbursement of large sums of money and fully one-half is sequestrated by them. The saisons always expect to have a share of the golden harvest and they are not often disappointed; every politician knows that there are expenses that will not bear close investigation; when Richard Croker became chairman of the executive committee of Tammany Hall, he was not known to have a dollar beyond his weekly expenses derived from a position on the board of public works. His family occupied a few rooms in an apartment house for which he paid thirty dollars a month, and yet within two years he was able to offer ninety thousand dollars for a race course on which to train his horses, of which he had a noble string, and what, with straight tips on the races and his own successes on the turf, when he surrendered his leadership his fortune was estimated at a million of dollars; many people who knew him well, think it was double that; at any rate when he left New York, instead of going to Dublin, Wicklow, Sligo or Tipperary, he went to England and bought the beautiful estate of "Wamouth" and set up in the style of an English country gentleman; he carried over a fine string of racers, and he expected to rank as a sportsman, but somehow our British cousins never took kindly to him, though he entertained with lavish hospitality, and the badges which he received from the different race meetings of Newmarket, Doncaster, Epsom, and the Derby were recalled; this was an indignity that flesh and blood could not stand, so he shook the dust of Halbrons Hill from his twelve and three-quarter brogans and struck a B line for the Island of Saints, of the shamrock and the harp, and while he has not achieved the glory of canonization, it is to be hoped if he improves under the new dispensation of reform and home rule that he may yet earn a niche for himself somewhere between Belfast and Londonderry.

I confess I was sorry to see that Mr. Hearst's election expenses amounted to a quarter of a million of dollars. The bitterest political antagonism now exists inside the lines of the democratic party, and by far the ablest review and sound statesmanly document that has appeared for a generation by either of the greater parties is contributed to Richard Croker, ostensibly an answer to the attacks on himself by Mr. Hearst, whose defeat in the late election, is due, he says, to a special Providence of Almighty God. One clause in his communication is worthy of the most respectful attention of democrats and republicans alike, and also of those who pretend to believe that nothing good can come out of Nazareth.

Here it is; "In conclusion, let me give this advice to the party to refrain from personal villification in future campaigns; calumny never wins political battles; fight on clean cut issues and do not accuse your opponents of crimes simply because they are opponents; if you cannot win by fair means, don't win by foul ones; do not despair at defeat, if you still retain your manhood; that has been the lesson of my political career." If there is anything in political ethics better or sounder than this, I have never heard of it or read of it. One thing is definitely settled Mr. Croker will not visit New York; the pure air of Dublin assures him good health so we are compelled to say "Good bye, sweetheart, good-bye."

To the men who believe in the future of our republic, there could be no greater calamity than the destruction of either of the great political parties which have existed in this land since the adoption of the federal constitution in 1787, until the reincarnation of the perfect creation is realized; man as he is to-day, and as always has existed since creation's dawn will continue to do evil as easily as the sparks fly upwards; no system of philosophy has yet been able to divine the reason why men differ on matters of business, religion or politics, but they do and the Mohammadan, the Buddhist, the Roman Catholic or Protestant will die at the stake rather than renounce their opinions; but while the destruction of either of the two great parties that now exist would be a threat to civil and religious disaster the change of opinions through the conservative element in both parties is the surest guarantee of the safety of a government of the people, for the people.

Signor Eurice Caruso, the great tenor of the Italian grand opera who receives a thousand dollars a night for his singing, was arrested in the monkey house at Central Park for trying to be a masher; he was accused of following a young woman and pinching her arm; she screamed for a policeman and had him arrested; Caruso denies his guilt but the policeman who arrested him saw the assault and recognized him as a man who was guilty of the same offence a year ago. The case made the great tenor sick, and he is now confined to his bed.

—BROADBRIM.

Physicians declare that the most nutritious article of diet is butter, and that bacon comes next.

The duty on a game-keeper in England is $10 yearly; in Ireland, $15.

Young Men Wanted

For Firemen and Brakemen. Experience unnecessary. Over 500 positions open at the present time. High wages. Rapid promotion to Engineers and Conductors. $75 to $200 per month. Instructions by mail at your home without interruption with present occupation. We assist each student in securing a position. Don't delay. Write to-day for free catalogue, instructions and application blank.

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ROYAL INSURANCE CO'Y OF ENGLAND

LARGE PROFITS, ECONOMICAL MANAGEMENT

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W. J. B. White, Agent, Kingston

Old Coughs

New coughs are bad enough. Old coughs are worse, much worse. They always make one think of bronchitis, consumption. Ayer's Cherry Pectoral quickly cures new coughs. And it cures old ones, too. The next time you see your doctor, ask him why this medicine so promptly relieves coughs. Then follow his advice.

We have no secrets! We publish the formulas of all our medicines! J. C. Ayer Co., Lowell, Mass.

The Erie Cobalt Silver Mining Co.

LIMITED

Capital—$1,000,000

DIRECTORS:

HON. RICHARD HARCOURT, Ex-Minister of Education, Welland, Ont.

J. W. JEWELL, Banker & Broker, of J. H. Jewell & Co., Toronto, Ont.

THOMAS CONLON, Lumberman & Railway Contractor, Thorold, Ont.

C. E. STONE, of Michie & Co., Wholesale & Retail Grocers, Toronto, Ont.

ANDREW DEVINE, Lumberman, North Bay, Ont., (Director of Beaver Co.)

A. DUMONTE WHITING, of Vosburg & Whiting, Wholesale Stationers, Buffalo, N.Y.

P. J. FINLAN, Mayor of Cobalt, Ont. (Director of Beaver Co.)

SOLICITOR:
HON. J. W. ST. JOHN.

This Company has secured a Controlling Interest in the Beaver Cobalt Silver Mining Company, (Limited)

Title Now Clear

All Litigation against the Beaver Cobalt Silver Mining Company, Limited, is withdrawn and claims of Frank A. McDonald, Gillespie and others claiming an interest in the property have been settled.

The Erie Company now owns and controls forty acres in Lorraine Township, and sixty acres in Coleman Township. The properties are well developed and will be a shipping mine before January.

A complete and modern equipment of mining machinery has been ordered and will be installed within the next few weeks.

Application for three hundred thousand shares of the Erie Cobalt Silver Mining Company's stock at par will be received up to twelve o'clock on Wednesday, December 5th, and the lists will be absolutely closed at that time.

All applications must be accompanied by post office or express order or marked check in full payable to J. H. Jewell & Co, and mailed or delivered to the

Trusts and Guarantee Company

16 King Street West, Toronto, Ont.

The Transfer Agents of the Company

The right is reserved to reject any applications for shares, or to advance the price of the stock without notice.

In case allotments are not made in full, amounts over-subscribed and paid for will be promptly returned.

The Erie Silver Mining Company, LIMITED

A MOOR LASHED.

He Was Given 1,000 Strokes By Friends.

"I narrate, without any comments," says the Tangier correspondent of the Times, "an incident which took place in the public market place on Sunday afternoon, at a spot within forty yards of the German legation, and in full view of both. Daisulvi's representative here caused a Moor to be flogged by eight men, who, taking each other's places as each became tired, bestowed over one thousand lashes with a knotted rope upon the back and legs of the victim. After he became insensible, in order to stop the unconscious movements of the body, one of Raisulvi's men deliberately stamped on the man's head, driving his face into the stones, breaking his front teeth and seriously injuring his face. The man remained in a precarious condition. Shortly afterwards a Moorish woman was publicly flogged on the same spot. The man's offence was that he had failed to carry out a verdict given against him in the civil court, over which Raisulvi has no jurisdiction."

Mixed His Regiments.

London, Nov. 24.—"It must be the bogus German captain!" exclaimed one of the Enfield magistrates yesterday, surveying with surprise James Fordham, who stood in the dock wearing Hussars trousers, and riding boots, an unguessable tunic, a London and Scottish belt, and York and Lancashire Regiment buttons, while he carried a guard's busby. Fordham was remanded, charged with bringing the uniform "into contempt." He said he got it to recite in after the war.

Long-Lived Paupers.

London, Nov. 24.—Dr. Wynn Westcott declared yesterday at an inquest of Bethnel Green on a woman ninety years of age that it was very rare to hear of a person living to such a great age outside the workhouse.

A sovereign invested at five per cent. compound interest will, in a lifetime of sixty years, amount to over eighteen pounds.

Any man who tries to dodge his taxes has no business to banker for fame.

Purity, Brilliancy and Uniformity Found in

CARLING'S ALE, PORTER AND LAGER

J. S. HENDERSON, Agent, Kingston.

FREE HELP FOR MEN

The only remedy known to science which will positively cure lost manhood is "RESTORATIVE," the marvellous German Remedy discovered by Dr. Jules Kohr. It is controlled in this country by the Dr. Kohr Medicine Company, a concern which has the highest standing in the medical world. This treatment has cured thousands of men, young and old, when the best known remedies have failed. If you are suffering from diseases of the generative organs such as lost manhood, exhausting drains, nervous debility, the results of abuse, this remedy can and will cure you in stay cured. The headache, pimples, varicocele, pain in the back and failing memory, disappear completely in the worst cases is from one to two week's treatment. We make the honest offer of a cure or return your money. Thousands of testimonials. Correspondence treated strictly confidential. FIVE days' treatment sent free with a book of rules for health, diet and advice. Our greatest successes have been those who have failed with other treatments. This remedy is regularly used in the French and German armies, and the soldiers in these countries are models of strength and vitality. Write for sample C.O.D. securely sealed in plain wrapper.

Address DR. KOHR MEDICINE CO., P.O. Drawer L, 2341, Montreal.

Diplomatic Privileges.

London, Nov. 24.—A suit for $32 for rent of apartments against S. P. Triana, secretary of legation of the Republic of San Salvador, was dismissed yesterday at the Bloomsbury county court, because of a lack of jurisdictions, Mr. Triana being in the diplomatic service of a foreign state.

New French perfumes at Gibson's Red Cross drug store.