

ESTABLISHED 1873

THE STANDARD BANK OF CANADA

SECURITY for both principal and interest is the first essential of an investment; the ability to realize quickly the second. Judged by these standards, a deposit in the savings department of this Bank is an ideal form of investment.

HEAD OFFICE TORONTO
KINGSTON BRANCH,
H. E. Richardson, Manager.

THE ROYAL BANK OF CANADA

INCORPORATED 1869

Capital Paid Up \$11,560,000
Reserve Funds 13,575,000
Total Assets 180,000,000

Having 370 Branches throughout Canada and the West Indies, this Bank possesses unrivalled facilities for handling collections with economy and despatch.

LONDON, ENG. OFFICE. NEW YORK AGENCY, 60 WALL STREET.
KINGSTON BRANCH, E. E. NEWMAN, Manager.

A GOOD RECORD

The year 1914 has been a banner year for the Mutual Life of Canada, having written the largest business in its history. This success is due very largely to the excellent settlements to policyholders in the way of profits and the fact that it is a purely mutual company, being relieved of paying any of its earnings to stock holders.

Toronto Saturday Night, in its financial review, says the Mutual Life is probably the best Life Insurance Company in Canada to-day. The fact that this year's business secured under conditions of such financial depression speaks volumes for the merits of the company. Those contemplating insurance will save money by placing their application with this excellent company.

S. ROUGHTON, 69 Brock St., Kingston, Office Phone, 610; Res. 561. Harry Sharpe, Special Agent.

E. J. COUSINS FURRIER

221 Princess Street
Repairing and Remodelling a Specialty
Prices Moderate

COAL
The kind you are looking for is the kind we sell
Scranton Coal
Is good Coal and we guarantee prompt delivery
BOOTH & CO.
Foot of West St.

From 20% To 40% Discounts This Month

A Grand Opportunity

TO REPLENISH YOUR TABLE WARE

Dessert Knives and Forks, \$1.80 per 1-2 dozen
Dinner Knives and Forks, \$1.90 per 1-2 dozen

We have only half a gross left and no more to be had at this price.

Our Cut Glass Room

Contains the choicest makes in berry bowls, tumblers, decanters, water bottles, lamps, etc., at February discount prices, which means an immense saving to you.

Clocks

\$2.70 buys an eight-day cathedral gong half-hour strike mantle clock, suitable for dining room or den. Fully guaranteed. A great bargain

From 20% To 40% Discounts This Month

R. J. Rodger,

The King St. Jeweler,
"Where The Clock Is On The Walk"

THE SPORT REVIEW

INTERCOLLEGIATE ASSAULT-ARMS IN TORONTO, 26th, 27th.

The Ottawa Free Press Scores the O. H. A. For Allowing Its Teams To Play With the Cleveland.

The score of the first game between Edmonton and Calgary for the Alberta championship was 6 to 5 in favor of Edmonton. Calgary must win by two goals on its own ice to capture the championship.

That there will be no hockey war between east and west was definitely assured yesterday, when President Frank Patrick of the Pacific Coast League notified President T. Emmet Quinn of the National Hockey Association that the terms proposed by the latter body were satisfactory.

The annual Intercollegiate boxing, wrestling and fencing championships will be held in Toronto on February 26th and 27th, while the swimming championship meet will be held in Toronto, on the afternoon, of the 27th.

Canada will be well represented at the big golf tournament to be held at Oakland, California, towards the end of this month. Besides Charles Murray, the three other Canadian professionals to make up the team which is to tour will be composed of Earl Kiefer, of the Ottawa Golf Club; George Cummings, of the Toronto Golf Club, and Percy Barrett, of the Lambton Club, Toronto.

The three-quarter way mark in the National Hockey Association marathon will be reached with the playing of the usual series of three games to-night, and the present indications are that the Ottawa Senators and Wanderers will enter the home stretch running neck and neck for the leadership honors. It is very likely that both the Senators and the Red Wings will be successful in tucking away another victory each in their games to-night.

The Ottawa Free Press charges Cleveland, with having paid players and scores the O.H.A., for allowing its teams to play there. Bruce Kidpath is out with his annual statement as to "rings" in the O.H.A., without giving any specific cases.

Terrible.

Isn't the war terrible? Terrible. The ladies at an afternoon bridge club did nothing but talk about it yesterday, and it spoiled the game for me.

LOW FARES

To The California Expositions Via Chicago and North Western Ry.

Four splendid daily trains from the new passenger terminal, Chicago, to San Francisco, Los Angeles and San Diego. Choice of scenic and direct routes. Double track. Automatic electric safety signals all the way.

Let us plan your trip and furnish folders and full particulars.

B. H. Bennett, general agent, 46 Yonge street, Toronto, Ont.

Flirts Not Wanted at Front

Every day brings fresh evidence that the ruling powers of the war office mean business and will not tolerate anything like picares at the front.

Five prominent society women who went off to the front on errands of mercy have quite suddenly and unexpectedly returned, and their explanations have been works of art.

The real fact is, however, that while good workers meet with ready appreciation, the least attempt at flirtation entails instant dismissal and return to England, as the war office authorities have no intention of allowing repetition of certain irregularities which occurred in South Africa.

Some of the most famous beauties of Europe are at the front, acting as nurses along the battle lines and in nearby hospitals.

The wife of the grandson of the great poet Tennyson is among them. She, too, is an Indian bride. So, too, is the famous, lovely Lady Diana Manners. It is now called that the Countess Lonyay, daughter of the late King Leopold, is a nurse.

Of all the self-sacrificing daughters of Albion, however, the most famous perhaps, is Lady Manners. She is the youngest daughter of the Duke and Duchess of Rutland, and is going through the entire course of training as a nurse.

From Rome comes the report that the Russians have reached Wolowick, on the Lower Vistula, thirty-five miles south-east of Lorn. If this is correct, it suggests that the Russians, who were last reported at Sierpce, have made a move which may enable them to interfere with the transfer of troops from Poland to East Prussia, as Wolowick is on the railway from Lorn to Thorn.

Found guilty of bigamy, Clarence E. Fowler, formerly one of the military guard at the high level pumping station, Toronto, was sentenced to two years in the penitentiary.

The Russians still are in possession of Caernowitz, the capital of Bukovina, and the zone some eight miles to the south.

Bulgaria has decided to maintain a strict and loyal neutrality.

Money in Coal Proposition.

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Dorchester Electric Melon.

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Commercial Notes.

Profits of the New York Transit company in 1914 available for dividends amounted to \$1,434,741 equal to 25.69 per cent earned on its stock.

W. R. Jones of the firm of Jones & Baker, New York, has purchased a seat and been elected to membership of the Standard Stock Exchange, Toronto.

The Standard Chemical Iron and Lumber company of Canada, Limited, has decreased its capital stock from \$5,000,000 to \$3,000,000.

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The Lion Is Blinkers.

The condition of free Britain today is positively pathetic, says Mr. Austen Harrison in the English Review. The British lion is fighting this war in blinkers. It is not a dignified position. All over the world the peoples are laughing at us—in America men are openly calling it a sham. But there it is. The great, free British public is treated like a neurasthenic school-girl. Democracy is afraid of itself. All news has to be served up on the platter of the cheery—O. Hiding under the convenient falsehood of "military secrecy," the authorities, whoever they may be (and nobody knows) "run the show" as if it was no concern of the "proud British nation," as the descendants of our buccaneer empire-builders were a lot of quaking gaffers and splenetic bumpkins too timorous to be told more than a fraction of the truth.

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The woman's latest husband, the second named Houston and the second named Page, and that she has children by both of these husbands.

FINANCIAL MATTERS.

Union Trust's New Head is Henry F. Gooderham.

Toronto, Feb. 12.—At the annual meeting of the Union Trust Company Henry F. Gooderham was elected president, to succeed H. H. Beck, who upon his retirement was appointed to the position of director and chairman of the board. The vacancy caused by the death of Sir George Ross, who was a director and member of the inspection committee, was filled, Walter Marland Smith being elected to the board.

Carriage Factories' Annual.

Montreal, Feb. 12.—The annual statement of Carriage Factories, Limited, presented at this afternoon's adjourned meeting of shareholders, shows, after providing for depreciation, etc., net profits for the year ended Nov. 30th last of \$119,009. This compares with \$122,206 in the 1913 fiscal year.

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The Glow of Perfect Health may yet be yours!

NO matter how weakened your condition by sickness, overwork, mental strain or other causes, if there is no organic disease, the tonic and strengthening effect of PURITAN INVALID'S PORT WINE cannot fail to do you good. It is recognized and endorsed by leading medical men every where. It improves the appetite, builds up the system, restores the strength, brings back the very life of health, which is yours by right.

One Dollar per Bottle. Order by mail.

THE PURITAN WINE CO., Toronto

Some girls are musical, white others play the piano.

The Manufacturer's Life Insurance Company

TWENTY-EIGHTH YEAR

31st December, 1914

Premium Income	\$3,150,019.80
Paid to or set aside for Policyholders	2,807,699.02
Reserves for Policyholders	16,251,784.00
Surplus over all Liabilities	1,852,329.15
Assets	19,180,388.30
Insurance in Force	82,065,439.00

Increased rate of interest on invested assets—low mortality—decreased expense rate—these contributed to Surplus earnings of \$645,590.20,—the increase over the previous year being the largest in the history of the Company.

Directors and Officers

President, W. G. GOODERHAM.

Vice-Presidents, R. L. PATTERSON, S. G. BEATTY, C. C. DALTON, COL. HON. JAS. MARSON, JOHN MASSEY, F. GORDON OSLER, E. R. C. CLARSON, DOUGLAS G. ROSS, G. P. SCHOLFIELD, M. R. GOODERHAM, A. J. WILKES, Assistant Manager, R. JUNKIN. Secretary, J. B. McKECHNIE, F.R.A., Secretary, L. A. WINTER.

HEAD OFFICE, TORONTO
Branch Office, 58 Brock St., Kingston. M. G. Johnston, Manager

Ask for copy of printed Annual Report. It is of much interest and will be gladly mailed upon request.

The London Life Ins. Co.

Head Office London, Canada

ANNUAL REPORT FOR 1914 SHOWS UNINTERRUPTED PROGRESS

New Business Written, \$10,630,069 — an Increase of \$1,801,879, Largest in Company's History.

Rate of Interest Earned, 7.01% — an Increase of 20 Points.
Mortality Only 41.5% of Expected.

Profits to Policyholders One-Third Greater Than Estimates.

The Annual Report Embraces the Following Particulars

New Business—The splendid gain in New Business for the first seven months of the year was held unimpaired to the close and resulted in the largest increase in the Company's history, as noted above. January, 1915, business also shows a splendid increase over that of 1914.

Insurance in Force—The business in force, less reinsurance, amounted to \$30,049,329.74, an increase of \$3,730,951.73. The lapse rate has naturally been heavier than heretofore, owing to the special conditions existing. Nevertheless the gain in business in force is practically the same as in the best previous year.

Income—The total Receipts amounted to \$1,404,819.23, a gain of \$108,978.48 over the previous year.

Profits—The present scale of profits—exceeding estimates by one-third—is being continued. The conditions warrant an increase, which for the time being is deferred until the effect of the expected unusual strain this year has been determined.

Assets and Interest—The Assets now amount to \$5,234,362.70, an increase of \$248,597.62. Bonds and Stocks have been taken at a figure much below the prevailing market value. The Rate of Interest earned, without allowance for Head Office rental, was 7.01%.

Liabilities—Seventy-seven per cent. of all the Company's business is now valued on a 3% basis. The total Policy Reserve on the Company's standard now amounts to \$4,807,868.

Surplus—On Government standard Policyholders' Surplus amounts to \$678,148.54, showing the most satisfactory gain yet made. After setting aside funds to increase Reserves to Company's standard, provide for profits accruing, but not due, and for Investment Reserve and other special funds, the net Surplus on Policyholders' Account is \$255,028.84.

A. G. BROUSE, Supt. Industrial Branch, Golden Lion Block.

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