

CROWN LIFE

Large Benefits to Policyholders

Cash payments to Policyholders and Beneficiaries during 1920 amounted to \$215,298.47.

In addition, the sum of \$508,813.00 was transferred to Policyholders Reserve Fund and \$47,275.28 was transferred to Policyholders' Surplus.

This makes a sum total of \$771,386.75 paid to or placed to the credit of Crown Life Policyholders during 1920.

Participating Policyholders in the Crown Life are entitled to 90% of all profits earned by the Company in addition to the guarantees contained in their Policies.

Business men who would like to undertake life insurance work are invited to correspond with us. The opportunities are rapidly expanding. We have a very attractive proposition to offer.

CROWN LIFE INSURANCE CO., TORONTO
Complete Report for 1920 gladly sent on request. 86
W. H. Penwarden, 120 Collingwood St., Kingston

WHAT'S YOUR GOAL?

By the Rev. Charles Stelez.

Some men are paid a dollar a minute for their speeches because they've taken time to think some through, but there are lots of fellows who can not make a cent a day that way, because they spend all their time hollering for "free speech."

We've been told that "talk is cheap"—but it depends upon who does the talking.

Fact is, it's a man's character that speaks for him—"what you are keeps thunders so loudly into my ears that I cannot hear what you say," said a wise man.

You've heard of the man of whom it is said: "His word is as good as his bond."

The words of such a man count for so much because he's careful to weigh his words—and because you may cash in on his promise.

It often happens that exactly the same words, spoken by different men, mean very different things. It's because the men are different. Therefore we place a different value upon what they say—at par, below par, above par—that's our estimate of same words spoken by three different men.

What are your words worth—how much do they weigh?

Many of us worry because we are drifters. We have no plans in life. We have cut loose from our moorings and thrown chart and compass overboard.

We are like the fellow who said, "I don't know where I'm going but I'm on my way."

Or like the dog that sat, lonely, in the railroad station because he had chewed up his tag.

It doesn't matter so much what your occupation may be—whether it is in the home, the school, the shop or the store—your life will be immensely relieved from anxiety and petty worries if you have some big ideal, the striving after which makes every little worry seem like pebbles on the highway to the strong traveler who is journeying home. These are mere incidents in his progress and he is mindful of them because of the goal just beyond.

Definiteness brings calmness. The assurance that one is on the way and not merely drifting brings courage in time of storm. With not a ship in sight and no land to be seen anywhere, with nothing but a waste of water all about—the captain of the ocean steamer is nevertheless calm and serene. His course is worked out. He has a compass which directs him and a chart to show him the way—and he's steering as the compass directs.

It's a mighty good thing, once in a while, to stop and ask yourself, "What is the purpose of my life? Is there anything toward which I am working? Or is life merely a succession of daily jobs?"

If somebody has criticized you harshly to-day, it may be comforting

to remember that this is not a sign that you are necessarily worse than others—it may be an indication that you are better than others.

If you were hopelessly bad or weak or vicious, nobody would pay any attention to you—you would be "beyond criticism"—and such people are the only kind who are never tormented by criticism.

Can you think of a single man or woman who ever really counted in this world, who was not subjected to the bitterest criticism of which their opponents were capable?

Think of the presidents of the United States—the highest personalities in all the land.

Think of sincere and devoted men and women who gave their lives in efforts to better the conditions of their fellows—misunderstood and slaughtered beyond belief, even by those whom they helped.

Think of the Man of Gallilee! Reviled, spit upon, crucified! Even God Himself does not escape criticism!

Then think again of the criticisms that made you so unhappy to-day—does it not seem extremely petty and small in comparison?

Count yourself fortunate to be regarded as worthy of being criticized.

Hold up your head and smile—but not unkindly—for the smallness of some of those whose chief delight seems to consist in picking flaws in others' work and characters.

You failed miserably to-day. You know it so well, that no amount of philosophizing about the matter can make the failure seem excusable.

It was plainly your own fault—that's all there is to it.

Well—let's admit it. Let's take it at its worst—there was no excuse for your failure.

And now having made this frank confession, let's see what it involves.

First: It should be worth a great deal to you to know that you have failed.

The knowledge reveals that there's a weak spot in your make-up, or in your line-up—probably the latter—that needs to be braced up.

Second: The fact that you know wherein you failed puts you in the position where you can begin at once to strengthen that weak spot.

Third: The fact that you realize there was no excuse for your failure is still more hopeful.

If you were trying yourself with yourself, it would be a species of weakness or conceit that might stand in the way of your gaining the strength or the knowledge that you need in order to save you from future failure.

But fourth, and best of all: Remember that "each new day may be as the beginning of life."

And so, to-morrow morning, you'll forget the failures which are behind, and you'll reach unto the successes which are ahead.

And you'll press on—and win!

MATHIEU'S SYRUP OF TAR & COD LIVER OIL

CURES

Coughs, Colds, Grippe, Bronchitis, Whooping Cough, Asthma, Etc.

MATHIEU'S SYRUP is a sovereign tonic combining the curative properties of TAR and the strengthening virtues of COD LIVER OIL.

Colds, when neglected or badly treated give rise to consequences of such a grave character that you should not risk using inferior preparations.

MATHIEU'S SYRUP is the only genuine remedy whose reputation has caused to crop up many imitations of doubtful value.

ON SALE EVERYWHERE

IRISH GUERRILLA WARFARE

The Outlaws Are Endeavoring to Make Military Lories Travel Slowly.

Dublin, Feb. 18.—Obstructionist tactics on an extensive scale are being carried out by rebels in County Cork which, although in the martial law area, continues to be the centre of operations. Apparently the plan is to make roads unsafe for government lorries and tenders. A number of bridges are reported destroyed and roads damaged barricaded and treacherous. The country around Kinsdale and Skibbereen is receiving special attention. Similar obstructions were caused in Kerry and Clare, though not nearly so wide-spread as in Cork County.

It is the custom of the troops and police being conveyed by motor to travel through the disturbed districts at a high rate of speed in order to avoid possible ambushes, and the rebel object is undoubtedly to check the dash of cars and thus facilitate attack.

Several postmen were held up in Southwest Cork and mails seized, no less than seven such seizures occurring near Bantry. Indeed, authentic information latterly from this small section of Ireland, varying as it did from shooting of individuals to operations in which hundreds of republicans were engaged, has indicated an unprecedented state of affairs in the history of this intensified guerilla warfare.

In one or two districts arms are either being surrendered or deposited where they may be found. This is the case of Greystones, a fashionable seaside resort on the Wicklow coast, where, I am officially informed, a considerable quantity of arms and ammunition has been handed to the police, while others have been thrown into the sea.

At Head Fort, County Galway, a second consignment of arms has been surrendered, and further written resignations from the Irish republican army received. This is the effect, according to the official statement, of representatives from the clergy and others, but as I pointed out previously, such cases are very isolated, and there is nothing even remotely approaching an important surrender of arms.

After a week's occupation of the Dingle peninsula the crown forces have withdrawn and train service was resumed. No statement as to result of the operations in a military aspect is forthcoming.

More than 400 permits have been issued to Kitchener residents to keep firearms at their residences and places of business.

Are You Human?

A little baby. A little child. Don't they appeal to you? Doesn't your heart yearn to pick them up, to cuddle them close to you, to shield them from all harm? Sure it does else you're not human. Being human you love them. Their very helplessness makes you reach out in all your strength to aid them. In health there's no flower so beautiful. In illness there's no sight so black.

Save them then. Use every precaution. Take no chance. When sickness comes, as sickness will, remember it's just a baby, just a child and if the Physician isn't at hand don't try some remedy that you may have around the house for your own use.

Fletcher's Castoria was made especially for babies' ills and you can use it with perfect safety as any doctor will tell you. Keep it in the house.

Children Cry For Fletcher's CASTORIA

A Word About Truth.

"Great is Truth, and mighty above all things." So says the Old Testament, yet it is equally true to-day. Truth chews no favors, fears no enemies.

From the inception of Fletcher's Castoria, Truth has been the watchword, and to the conscientious adherence to this motto in the preparation of Fletcher's Castoria as well as in its advertising is due the secret of its popular demand.

All imitations, all substitutes, all just-as-good preparations lack the element of Truth, lack the righteousness of being, lack all semblance even in the words of those who would deceive.

And you! Mothers, mothers with the fate of the World in your hands, can you be deceived? Certainly not.

Fletcher's Castoria is prepared for Infants and Children. It is distinctly a remedy for the little-ones. The BABY'S need for a medicine to take the place of Castor Oil, Paregoric and Soothing Syrup was the sole thought that led to its discovery. Never try to correct BABY'S troubles with a medicine that you would use for yourself.

MOTHERS SHOULD READ THE BOOKLET THAT IS AROUND EVERY BOTTLE OF FLETCHER'S CASTORIA

GENUINE CASTORIA ALWAYS
Bears the Signature of
Charles H. Fletcher
THE CENTAUR COMPANY, NEW YORK CITY.

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To Owners of Amberola Phonographs

The fortunate owners of Edison's wonderful Amberola not only have the world's greatest phonograph value, but also have the greatest collection of the world's choicest music at their command. The new Amberol Record catalog proves this.

Over 800 of the world's leading artists—singers and musicians—have made more than 4000 Amberol Records for exclusive use on Edison's Amberola Phonograph!

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We will send this big, new Amberol Record Catalog FREE to any Amberola owner upon request. Write for your catalog today.

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CHARM BLACK TEA
Fragrant, rich and refreshing, and best of all Package Teas. Quarter Pound FREE with every pound.

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You Never Tire Of Cuticura Soap

Because of its absolute purity and refreshing fragrance, it is ideal for every-day toilet purposes. Always include the Cuticura Talcum in your toilet preparations.

James W. Waterson was killed by a tree being cut down on a farm as he was passing in a rig near Montreal.

The Guelph Independent Labor Party will not join with the Liberals at South Wellington in the federal election.

Retiring Business Sale

Of Boots and Shoes

We are nearing the end of our sale — there are still lots of bargains. Everything going at less than half price.

H. JENNINGS KING STREET