

### SUIT SALE NOW ON

All our Suits are reduced One-third Off.  
Blue and Blacks included.

\$30.00 Suits for ..... \$20.00  
\$35.00 Suits for ..... \$23.50  
\$38.00 Suits for ..... \$25.50  
\$40.00 Suits for ..... \$26.75

The cloth, style and fit are the very latest and are tailored by Semi-Ready.

**George VanHorne's**  
Phone 362w. 213 Princess Street.

### EVENING HOURS

When your day's labors are over and you sit down to read or sew then is when you need good sight, which to a great many people can be had only with the aid of correct Eye Glasses. Give your eyes the best by having us examine your eyes and make your glasses.

"The Home of Better Glasses"



Registered Optometrist  
140 Wellington St. Opp. Post Office

TRANSATLANTIC STEAMSHIPS  
St. Lawrence Route, Season 1922  
Sailing Lists Now Ready.  
C. S. Kirpatrick  
Agent - 85 Clarence Street

We have many pieces of  
**FANCY CHINA**  
Suitable for  
**BRIDGE PRIZES**

These are moderately priced, and are well worth seeing.

More 'select' ones can be got in **Crown Derby**, or the **Wonderful Oriflamm Ware**.

A few **Electric Portable Lamps** at **Clearing Out Prices**.

### Robertson's Limited

73 Princess St.

### SPECIALS

- Men's Gunmetal Lace Bluchers.
- Men's Brown Calf Lace Bluchers.
- Men's Brown and Mahogany Lace Balmorals; recede toes.

**\$4.95**

- Women's High Cut Lace Shoes in Black, Kid and Gunmetal and Brown Calf.
- Women's Oxfords in Black and Brown.

**\$2.99**

### Allan M. Reid

SHOE STORE

### DEATH RESULTED FROM ACCIDENT

Finding of Coroner's Jury in Inquest into the Love Tragedy.

"We find that Isaac H. Love came to his death as the result of an accident to the car in which he was riding when the axle broke at the corner of Barrie street and Reglan road at 5.50 p.m. on Monday." This was the verdict of the coroner's jury at the inquest into the death of Isaac H. Love, who with his wife was killed when riding to the poll on Pine street to vote in the by-election.

Dr. D. E. Munnell, coroner, presided, and the jury were: J. F. Sowarda, foreman, W. A. Twigg, A. Tagwood, W. A. Wilder, J. R. Forster, A. McKee, J. R. Boagroy, F. Beaudry, George Boyd, D. S. Collier, W. H. Gimblet, O. V. Bartels.

After viewing the body of the deceased, Isaac H. Love, the inquest into whose death covered the death of his wife, the evidence was taken. T. J. Rigney, K.C., represented the Conservative party and W. M. Nickle represented Stuart Patterson, the taxi driver of the ill-fated automobile. Dr. L. J. Austin, surgeon, Queen's University, described the injuries to the deceased at the time of his arrival at the General hospital and stated that death was due to a fracture at the base of the skull and compression of the brain.

Sergt. William K. Wood, C.A.P.C., M.D. No. 3, was a witness to the accident. He was engaged shovelling his sidewalk at the corner of Barrie street. "I saw the car approaching, coming from the direction of Princess street," said he. There was a truck stalled at the corner and the driver of the car swerved out to pass around it, but instead of doing so his car ran toward the curb, the right wheel broke off and ran into a vacant lot while the car crossed the sidewalk and crashed into a tree. The driver did all he could to turn the car back into the centre of the road. "Witness said the car was going fast 'probably at forty miles an hour.' He was positive that the wheel broke off at the curb and expressed the opinion that the truck being stalled at the corner caused the car to swerve and thus cause the accident.

Stuart Patterson, driver of the car told of driving Mr. and Mrs. Love to the poll on Pine street to vote. It was about 5.50 p.m. At the corner of Barrie street and Reglan road there was a truck at the corner and he swerved out a little to pass it and make the turn. As he did so the right wheel flew off the car and he was unable to control it to bring it back and it ran on to the sidewalk and crashed into a tree. He got out and helped to pick up Mr. and Mrs. Love and the little girl who were hanging out of the car, the doors of which were smashed.

Asked as to what speed he was making Mr. Patterson said he was going at about twenty miles per hour. He did not exceed that. Questioned by Mr. Rigney, witness said he went over the scene road perhaps ten times that afternoon and the truck was not at the corner on the previous trips. He was trying to make up time on the last trip.

Edward Blake Edwards, automobile mechanic, described the condition of the smashed car. The right wheel broke off at the axle and the steel showed a dark spot that might be a flaw in the metal. In his opinion after examining the wheel and the ground, the axle broke before the wheel reached the curb as the wheel was not injured as it would have been had it broken off from impact with the curb.

William H. Mucalister, driver of the truck stalled at the corner of Barrie street, told of stopping to place a link in his drive chain. He was engaged at this when Patterson's car passed and crashed into the tree. He did not see the accident.

John Naylor, policeman, who resided near the scene and was on the spot after the accident, told of seeing Patterson at his car. He testified that he was perfectly sober.

After the conclusion of the case the members of the jury contributed their fee to a fund for the benefit of little Reta Love, left an orphan by the tragedy.

### THE ANNUAL STATEMENT

Of the Mutual Life of Canada Has Just Been Published.

The 52nd annual statement of the business of the Mutual Life of Canada has just been published, and the policyholders may well congratulate themselves on the results of the year's operations.

Surplus earnings have been the largest in the history of the company, and when we remember what a record the Mutual Life has already achieved this statement cannot fail to be impressive.

The business is now more than \$228,000,000, having increased by \$22,000,000 during the year. But the amount of business written, although satisfactory, is less important than the financial results attained. Surplus is mainly acquired through the operation of three factors, a low expense ratio, high interest earnings and low mortality. Now it happened that in 1921 all these factors operated to produce maximum results. The expense ratio, that is the ratio of expense to income, fell from \$20.45 per cent. to 18.60 per cent. This means that the company's affairs have been economically handled.

The investments were so carefully placed that the interest earnings have risen from 6.41 per cent. to 6.60 per cent. Considering the variety of securities the company handles, this average interest rate is exceptionally good. The third feature is notable, because intelligent observers had predicted a heavy mortality in the year immediately following the war. That forecast has proven to be incorrect, and the disbursements for death claims during 1921 were only 41 per cent of the amount that the standard tables of mortality might have led them to expect.

Thus we have in the experience of the Mutual Life during the past year three potent factors at work to increase the profits of the company by the largest amount that has ever been earned in the fifty-two years of beneficial work. The company being established on a purely mutual basis, makes this result all the more interesting, because the whole of the surplus is used either to reduce premiums, to increase the amount of the insurance or is paid in cash.

The statement shows that for every \$1,000 of invested assets, the company this year has earned \$46.47, as against \$38.67, in the preceding year, a truly astonishing result. The assets amount to \$48,211,203.98, having increased over the preceding year by \$5,363,926.73. By every test the Mutual Life of Canada is in a stronger position today than it has ever been before, and this is saying a good deal for every one of its fifty-two years has witnessed steady progress; not only in financial standing, but also in the extent of the company's operations. It has been a wonderful year for the policyholders of this popular Canadian Company.

The real test of a life insurance company operating on the participating plan, is its surplus earnings from year to year, and the Mutual has achieved a remarkable record in this respect.

### NOTES FROM WELLINGTON

David Vanderwood Passed Away Following Attack of Heart Failure. Wellington, Feb. 8.—David Vanderwood, a highly respected resident of this place, died on Thursday, following an attack of heart trouble. He is survived by his wife and four children. He was a man of sterling character, and was well liked by all his acquaintances. Mrs. Frank Young is suffering from cancer, and is in a serious condition. Mrs. W. J. Luffman, who suffered an attack of pneumonia, is slowly recovering. The remains of Mrs. Morton, who died at Mrs. Thomas Woods, were taken to Belleville for interment. Mrs. Zuffelt, who is spending the winter with her son in Consocon, visited some of her friends here. Word was received here in 1920, arrived home on Saturday morning looking hale and hearty. Edward Stubbs and daughter, Marjorie, Flint, Mich., and her sister, Mrs. John White, of Madoc, visited Mr. and Mrs. Walter Boyle. Walter Thompson died on Friday last at his daughter's, Fred Amias, aged seventy-six years. He came out from England forty-seven years ago. Claude Smith, barber, went to Toronto last week to better his condition, but returned home with the report "nothing doing."

### 20% Discount Shoe Sale

During February we will offer many good things in Footwear at **20% to 33% OFF** (Rubber goods excepted) You save at the very least 20% of every dollar you spend.

ALWAYS WATCH OUR WINDOWS. IT PAYS YOU!

### Abernethy's Shoe Store

Established 1897.

#### The Unique Grocery and Meat Market

is a safe place to do your shopping for Groceries, Meats and Provisions of all kinds.

**SPECIAL THIS WEEK**  
Our own Baking Powder  
25c. large tin.

**C. H. Pickering's**  
490 and 492 Princess St.  
Phone 530.



The Rush for Bargains "Grows" in Reid's

**BIG CLEARING FURNITURE SALE**  
**FOUR EXTRA SPECIALS!**  
Leaders in Chesterfields and Chesterfield Suites. Great activity will transpire this week at:—

**JAMES REID**  
Phone 147. We store purchases and pay freights. NO BRANCHES.

**LATE THOMAS CRAWFORD**  
A Resident of Wolfe Island—Cheese Factory Meeting  
Wolfe Island, Feb. 7.—Thomas Crawford passed away on Sunday after a lingering illness. He is survived by his mother, two sisters, who reside in Watertown, N.Y., and two brothers, Ernest in Buffalo, N.Y., and John, Montreal. His funeral took place on Tuesday morning at 9 o'clock to the church of the Sacred Heart where a requiem mass was sung by Rev. Fr. Fleming. The remains were afterwards placed in St. Mary's vault.

The patrons of Wolfe Island cheese factory held their annual meeting on Friday last to install officers for the coming season. George Woodman is still with pneumonia. The dance in the Masonic hall on Friday evening was well attended. Miss Eva Henderson, Gananoque, is visiting at Richard Berry's.

**WARMTH!**  
for Cold in the Back  
Thermogene permeates position or plaster. This soft, dry, medicated wool actually generates heat from the moment it is applied until relief is complete.

**THERMOGENE**  
From your Druggist 50c.

Arrested for Fraud. Provincial Constable George Hornbeck made a trip to the back country and placed a man under arrest on the charge of fraud. He had to drive about thirty miles in a cutter. The prisoner was brought before Justice of the Peace Wilkins at Verona and was committed to stand trial. He was allowed his freedom by putting up bail.

Tippler in the Cells. After a very quiet time for five days, it remained for a lone and lonely tippler to grace or rather disgrace the police cells. The thirsty one was gathered in on Tuesday morning, and for several hours amused himself in one of the cells by shouting at the top of his voice.

The township of Edwardsburg lost a highly respected resident last Sunday in the person of Mrs. Patrick McEllen. She is survived by two daughters, Mrs. John McCarmey, Prescott, and Mrs. A. Knight, Johnstown.

**TWICE TOLD TALES**  
News of Kingston

**TEN YEARS AGO.**  
The city property committee fixes \$10,000 as the sum necessary to heat the city buildings properly.  
Verona defeated Harrowmith in the first game of the Edwards Cup series.  
Ray Marchand is playing a sensational game of hockey in the nets for Clewland.  
J. B. Walkem, K.C., was elected chairman of the Board of Education.  
The annual business meeting of Chalmers Church congregation was largely attended.  
The Anglican Synod's committee give very encouraging reports.

**TWENTY-FIVE YEARS AGO.**  
Kan Sing, a local laundryman, has asked that a Kingstonian be brought to justice for assault.  
David Plevens returned Saturday from voting in South Brant.  
Henry Richardson champion long distance walker of the world, would like to try conclusions with some local man before leaving town.  
George Hall, Ogdensburg, has put new life into the Kingston and Montreal Forwarding Co., by his support.  
Lennox and Addington council has voted \$400 for distribution among its poorer schools.



**THE PRINCE OF WALES AT CALOUTTA.**  
His Royal Highness is here shown arriving at the gates of Calcutta, where he opened the Victoria Memorial Building.

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### CASCARETS 10¢

For Constipated Bowels—Bilious Liver

The nicest cathartic-laxative to take tonight will empty your bowels completely by morning and you will feel splendid. "They work while you sleep." Cascarets never stir you up or grip like Salts, Pills, Calomel, or Oil and they cost only ten cents a box. Children love Cascarets too.

Headache, Biliousness, Colds, Indigestion, Dizziness, Sour Stomach

One or two boxes.