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THE MUTUAL LIFE OF CANADA

MUTUALITY

A Principle----Not A Name

DURING the past five years, four large Capital Stock Life Insurance Companies have been "mutualized" making nine of the largest Life Insurance Companies in the world that are now OWNED ENTIRELY by policyholders and operated by them on the Mutual principle in FACT as well as THEORY.

This is an outstanding endorsement of the principle of Mutuality which is unquestionably the highest ideal in Life Insurance service, and the principle on which the Mutual Life of Canada was organized nearly a half century ago.

Five hundred healthy Canadian policy holders formed the nucleus on which the Mutual Life was organized in 1869 and their first premiums constituted the first assets of the Company. The premium income increased with the growth of the Company, and has proven more than sufficient for every necessity.

Mutuality avoids the introduction of outside Capital (Capital Stock) and assures to the policyholders absolute ownership and control of their Company, and renders impossible all conflict of interest as between Policyholders and Stockholders.

The late W.M. McCABE, LL.B., F.I.A., an eminent insurance manager, wrote:—

"The mutual principle is the only one by which the participating members of a life insurance company can receive a full equivalent for their money. It gives insurance at net cost."

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Kaiser's Fortune Is Safe

IT is said that before the Kaiser left Germany he had received from Ebert a promise that his personal property and private fortune would be scrupulously respected and given to him as soon as possible. This is one reason why the Kaiser party is supposed to be so friendly to the present German Government, for it is hardly likely that if it were succeeded by a more radical administration the Kaiser would be so well treated. For one reason the extravagance of the present regime and the difficulty of collecting taxes would be a serious handicap to its successor, and since a more radical Government than that of Ebert would find it almost impossible to borrow money abroad it would be forced to turn its attention to the great private fortunes in Germany and especially to the vast possessions of the Hohenzollerns. In the past few months much of the Kaiser's money has been transferred to Dutch banks, but we learn on the authority of Frederick Curzon, life Owen, that his principal banking account is with the Coutts in London.

Why it has not been seized is not explained. It may be that the ownership of the money is concealed, and one can readily understand why monarchs in these days would prefer to bank in England than in their own countries. William of Germany has only followed the custom of his mother and also his father, both of whom kept their private account with Coutts. King Alfonso of Spain is another client of this famous private bank. His mother is also on their books, and on one occasion when she was regent, a private messenger returning to Madrid after having made a large deposit in London was captured by Carlists and the documents he carried seized. They were then published with a view of showing the Spanish people that their Queen and Regent had so little confidence in the banking institutions of her own country that she entrusted her fortune to Englishmen. We are not aware that this bit of demagoguery got the Carlists anything. At any event she retained her position and did not discontinue her practice of employing the Coutts as her bankers, and her son has done likewise.

Te late Napoleon III. of France banked with the same firm and his widow, the Empress Eugenie continues to do so. Coutts are also King George's bankers. The bank has been in existence since 1692 and has a world reputation. The chief owner at present is Lord Latimer, who was formerly Francis Money Coutts, who inherited his holdings from his aunt, the late Baroness Burdett-Coutts, celebrated as a philanthropist. Her husband was William Lehman Ashmead-Bartlett, an American-born, who on his marriage with the baroness assumed the name of William Burdett-Coutts. One of the most famous of the Coutts bankers was Tom Coutts, the great-grandfather of the present Lord Latimer.

On one occasion Queen Charlotte, highly incensed at the radicalism of Sir Francis Burdett, the banker's son-in-law, threatened to remove her account from Coutts if the young man was not curbed. Tom Coutts replied by giving the Queen just two hours in which to remove her account, and it is said that despite her supplications, he refused to permit her again to reopen it.

But reverting to the Kaiser's fortune, it is known to be very large and is more than suspected of having been greatly augmented by the war. William Hohenzollern, it is said, was a partner with Albert Ballin in an organization formed to supply the German armies with food supplies and made millions of dollars out of his own subjects and victims. He was a large shareholder in Ballin's peace-time enterprises and in the Krupp's industries. For a time he was a member of the notorious "Princes' Trust" in Germany, but drew out before disaster overwhelmed it. He was also an investor in foreign securities, and is supposed to have been a particularly large holder of Pennsylvania and New York Railway and Steel Trust stocks. His land holdings in Western Canada are also believed to have been extensive, but apparently he was able either to sell out his foreign investments or to so cleverly conceal them that he suffered no loss on this account in the war.

The one monarch in Europe who costs the country nothing to maintain is King George of England. When Queen Victoria came to the throne the value of crown property, or rather the revenues from it, which was, in fact, the revenue from the possessions of former Kings that she had inherited, just about equalled the civil list voted to her and her family by Parliament. Therefore she decided it to the nation for the term of her life in return for the civil list. King Edward followed the same practice and King George likewise. In the meantime it has happened that the crown properties have greatly increased in value, while the civil list has remained almost stationary, so that the nation really makes money out of its royal family. The King's private fortune is considerable, and is derived from the frugality and wise investments of the Prince Consort and Queen Victoria. It may be shocking to some readers to inform them that a good part of it comes from Scotch whiskey distilleries established at Balmoral by his grandfather.

Insects Destroy Food.

Insect pests caused a greater loss in the food supplies of the United Kingdom of Great Britain last year than did the German U-boat, according to the estimate of the Board of Agriculture.

Siam's King Shuns Harem.

Young Monarch Proposes To Marry Only One Wife

IT is a curious fact that while the women of the lower classes in Siam have always enjoyed the greatest freedom, participating and competing with men in the business and pleasures of life, the ladies of the royal household have been kept in the background, appearing at only the most private social functions, writes Frederick Dean in the Magazine Asia. As all former sovereigns had in their harems the cream of the aristocracy of the country, and, as they inevitably felt a hesitant chivalry about exhibiting their "wives" in public, they barred all women of rank from sight. The sovereign is expected to have



KING OF SIAM.

in his harem a member of every influential family in the country, for it is considered that in no other way could he be in such close touch with the people of his kingdom. Polygamy has, therefore, been considered an obligation of royalty. But, curiously enough, the present reigning monarch is a bachelor, the first and only bachelor who has sat upon the throne of his fathers in twenty-five hundred years.

And thereby hangs a tale, for marriage by a Siamese sovereign has meant not the simple taking of one wife, or a dozen, or even a mere hundred, but the wholesale adoption of a thousand or more. The young king's father and his father's father, and each one of the long line of kings preceding them, had many wives. His father had between seven and eight thousand. And when the young crown prince returned from his long stay in Europe—he had passed a third of his life there—he was told by his royal father that there had been selected for him a number of court beauties, from which he could take his choice of a hundred or two for his harem. But the prince would have nothing to do with this wholesale acquisition of a husband's holdings. "When I marry," he declared to his astonished father, "it will be to one wife and to no more, and she shall be the one queen of my heart and the one queen of my realm."

An Oddity In Cannons.

Probably you have heard of the multi-barrelled pistols of the so-called pepper-box design, which were popular a couple of generations ago. While you have possibly heard, too, of the multi-charge cannon, in which powder chambers were arranged along the gun-tube, so as to add impetus to the projectile as it passed along the barrel.

But have you ever heard of the double-barrelled cannon. Probably not, for there is only one in existence. You may find it on the Town Hall lawn at Athens, in the United States.

The idea of this extraordinary piece of artillery was to attach the ends of a chain, about 50 feet in length, to two cannon-balls, which formed the charge. It was hoped that when these two cannon-balls left the barrels they would diverge, draw the chain taut, and cut a wide swath through whatever was in front of them.

But, alas! when the test came, one of the cannon-balls got a slight start over the other, with the result that the projectiles and chain developed a wild, whirling motion, ploughing up the ground all round, and scattering the terrified spectators.

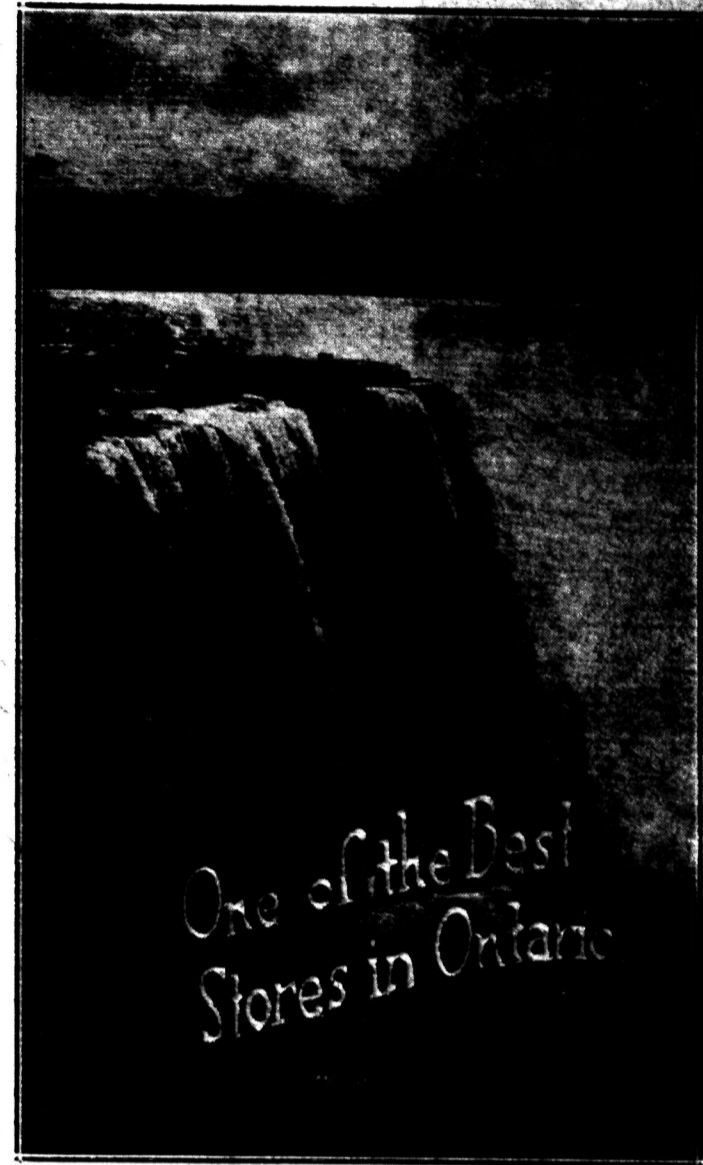
Thus another item was added to that list of inventions which only work "on paper."—Tit-Bits.

His Complaint.

"Jenn," said an overlooker to his wife, "tha never put me any sugar in my tay this morn'." "Eh, Tom," said Jenny, "and it will often occur while we hew such scanty rations." "Well," said Tom, "when it happens agen, th' man let me know." "Still, Tom," argued Jenny, "were ignorance in bliss 'tis folly to be wise." "Bliss be blowed," said Tom; "aw'm no gooin' to waste my strength stirring up tay when I don't need to."

Port Wine.

Oporto, Portugal, despite revolutionary conditions, exported in a recent month, 2,124,380 gallons of wine. England was the largest purchaser, followed in turn by France and Brazil.



Store Directory

MAIN FLOOR

- Linens and Staples
- Dress Goods and Silks
- Linings and Trimmings
- Corsets
- Hosiery
- Gloves and Laces
- Embroideries, Handkerchiefs
- Umbrellas
- Book Department
- Ladies' Underwear
- Children's Underwear
- Fancy Work
- Notions, Novelties
- Toilet Articles
- Men's Hats and Caps
- Men's Clothing
- Men's Furnishings
- Trunks, Club Bags
- Suit Cases
- Private Office
- General Office

BASEMENT

- China and Cut Glass
- Toys
- Brass Goods
- Basket Wear
- Oilcloth and Linoleum
- Men's Toilet

SECOND FLOOR

- Ladies' Ready to Wear
- Children's Ready to Wear
- Millinery and Furs
- Whitewear and Blouses
- Ladies' Rest Room
- Ladies' Toilet

THIRD FLOOR

- Carpets and Rugs
- Home Furnishings
- Furniture Department
- Tpholstering

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