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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 "actualized" 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 and is now a reality.

Five hundred healthy Canadian policy holders formed the nucleus on which the Mutual Life was organized in 1909 and their first premium distributed 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 WM. 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."

D. F. AIKEN
District Agent **SIMCOE**

A PORTRAIT OF LENINE

LEADER OF BOLSHEVIK IS AN EXTRAORDINARY MAN.

Journalist Tells Some Facts About the Russian Who Has Become Master of the Reds and the "King of Terror"—Demagogue Is Not an Easy Man to Know or to Understand.

Articles on Bolshevism there is no end, but in the labyrinth of conflicting rumors and reports with which the uninitiated reader is generally hard to pick his way. Difficult as it is for him to conjure up before his eyes even the vaguest picture of Bolshevism as a political philosophy, he is completely nonplussed when he attempts to form an estimate of the character and personality of the man who is its creator and its chief exponent.

The truth of the matter is that Lenin is by no means an easy man to know. For years he has enveloped himself in a veil of mystery—a policy dictated as much by personal inclination as by political motives, and outside his own small circle of disciples and admirers there are not only very few Russians who may be said to know him intimately, but even comparatively few who have ever seen him. If, therefore, he appears to the average Britisher as a red-shirted, high-booted pirate chief, the fault is chiefly of his own making. His self-absorbing passion is the gospel of world-revolution.

Born at Simbirsk on April 10, 1879, Vladimir Ilich Ulanoff, alias "Lenine," "Ilich," "Ilin," "Tylin," is a hereditary noble, and the son of a State Councillor. His mother had a small estate in the Kazan Government, and after her husband's death was in receipt of a state pension. Lenine's two sisters and his brother Dmitri were at one time all under police supervision, while his brother Alexander was executed in 1887 for complicity in a terrorist plot against the life of Alexander III. Brought up in the Orthodox faith, Lenine is one of the few genuine Russians to be found among the Bolshevist leaders. After completing his course at the Simbirsk Gymnasium, in 1887 he entered the Kazan University, only to be expelled and banished from Kazan a few months later for participating in an anti-Government students' riot. In 1891, however, we find him attending the University of Petrograd, where he studied law and economics. In 1895 he made his first journey to Germany, returning in the same year to Petrograd, where he was again arrested on account of his Socialist activities. On this occasion he was exiled for three years to the village of Sushenskoe, in Eastern Siberia, being forbidden on the expiration of his sentence to reside in any of the big cities, factory centres or university towns of Russia. After his release in 1900 he again went abroad. From this period begins his real career as a Socialist leader, and the next seventeen years are a long cycle of Socialist congresses abroad, culminating in the Zimmerwald conferences of 1915 and his dramatic return to Russia in the notorious "sealed" wagon. During this period he visited many countries, including England, and made the acquaintance of all the revolutionary elements in Europe. His favorite residence, however, was at Bronnits, in Galicia, from which point of vantage he was able to maintain a close contact with the revolutionary movement in Russia.

Is Lenine a genius? Many Russians have denied it, and certainly there is nothing in his personal appearance to suggest even faintly a resemblance to the superman, short of stature, rather plump, with round, thick neck, broad shoulders, round, red face, high, intellectual forehead, bald head, nose slightly turned up, brownish moustache, and short, stubbly beard, he looks at the first glance more like a provincial grocer than a leader of men. And yet, on second thoughts, there is something in those steely grey eyes that arrests the attention, something in that quizzing, half-contemptuous, half-confident look which speaks of boundless self-confidence and conscious superiority. His knowledge of languages is above the average. He is a proficient scholar, while he writes and speaks English with tolerable accuracy. He is certainly by far the greatest intellectual force which the Russian revolution has yet brought to light.

It is not, however, to his intellectual powers that he owes his pre-dominant position inside his own party, which he is regarded by the men who are his colleagues and who are at least as jealous of each other as politicians in other countries, is due to other qualities than mere intellectual capacity. Chief of these are his iron courage, his grim, relentless determination, and his complete lack of all self-interest. In his creed of world-revolution he is unscrupulous and uncompromising and in his code of political ethics the end to be attained is a justification for the employment of any weapon. To him capital is the fiend incarnate, and with such an enemy he neither gives nor asks for mercy.

Yet as an individual he is not without certain virtues. In the many attacks, both justified and unjustified, which have been made again him, no breath or scandal has ever touched his private life. He is married—according to all accounts singularly happily married—and, in a country where corruption has now reached its apogee, he stands out head and shoulders above all his colleagues as the one man who is above suspicion. To Lenine the stories of Bolshevist orgies and carousals have no relation. His own worldly needs are more than frugal, and his personal budget is probably the most modest of all the Bolshevist Commissaries. Dishonest, treacherous, guilty of the worst forms of secret diplomacy

The Bolshevists have been in all their public dealings, Lenine himself, on the rare occasions on which he has consented to see a foreign journalist or a foreign official, has always been extraordinarily frank. "Personally, I have nothing against you. Politically, however, you are my enemy, and I must use every weapon I think fit for your destruction. Your Government does the same against me." The individual is only a pawn in the game, and no individual, however dear, however close he may be to Lenine's heart, will ever be allowed to stand in his way. His cruelty, however, is not a question of personal vengeance. Where Trotsky or other Bolshevists have pursued their enemies with a bitter personal hatred, Lenine in certain cases, why the individual has been of little account, has even been guilty of clemency. But where Trotsky might shrink through fear of consequences from shooting men in cold blood, Lenine, although he is not one of the chief advocates of the terror, would assuredly not hesitate if he thought such an action were essential to the advancement of his cause.

No one who has ever been present at a Bolshevist congress can have any doubts as to the real driving power behind the Bolshevist movement. In the numerous political crises through which the Bolshevists have passed during their eighteen months' tenure of the Russian political stage, Lenine's has been the master mind which time and again has averted the almost inevitable disaster and extended the fallen fortunes of a party that had temporarily lost both its head and its heart. In debate he is an ardent dialectician, facing his opponents with an unflinching temper which is provokingly irritating in its serenity. Politicians of many years' experience might well be puzzled by the madly incongruous, peculiarly Russian questions which are put by ignorant delegates at every Bolshevist congress. Lenine, however, is never at a loss. He is as sure of himself as a schoolmaster with a class of small boys. A delegate asks an impossible question about the Brest peace and the doctrine of self-determination. Like a flash comes the reply: "One foolish man can ask more questions in a minute than ten wise men can answer in a day. And, like schoolboys at a conjuring and entertainment, the assembly claps its hands and grins with childish delight."

Of course he is a demagogue; has made use of all the demagogue's arts. But behind all the inconsistencies of his policy, the tactics, the manoeuvring, there lies a deep-rooted plan which he has been turning over in his mind for years and which he now thinks is ripe for execution. Demagogues have no constructive program. Lenine, at least, knows exactly what he wishes to achieve and how he means to achieve it. Where other politicians try to adapt their program to the needs and desires of society, Lenine is attempting to fit society to the narrow frames of his rigid, Prussian-like program. A fanatic if you like, but a fanatic who has already made history and who has more genius than most fanatics. Cold, pitiless, devoid of all sentiment, utterly ruthless in his effort to force the narrow tenets of his Marxian dogma upon the whole world, Lenine is not a lovable character, of whom non-Bolshevist Russians can ever be brought, albeit grudgingly, to speak with respect.

Quite recently the Bolshevists have set up in the streets of Petrograd a statue to Blanqui on which is inscribed Blanqui's famous motto, "Ni Dieu, ni Maitre." To preside in Russia the words are pitifully inappropriate. Bolshevist Russia has a master, and in his secret heart every Bolshevist knows it.—The London Times.

The Last of the Aurochs.

The aurochs, which formerly roamed over the forests of Northern Europe, is extinct. Walter Winans, the well-known big game hunter, has shot the last, a bull with the record head. The Bolshevists have exterminated the aurochs as the American hunters.

At the time Mr. Winans shot this aurochs, in 1913, there were a few still living in the great forests of Pavia, Russian Poland, and he took care to shoot only one which was expelled by the herd. Such a bull kills the young bulls so it had to be shot. Mr. Winans has, therefore, shot the last living wild aurochs in the world. The bull weighed 2,001 pounds and stood nearly seven feet high at the shoulders.

Mr. Winans has the unique distinction of having shot a specimen of each of the wild buffalo, American bison or buffalo, aurochs, Chillingham bull and Chartley bull (the last two English wild cattle). He has shot more than three thousand head of big game and was one of the men selected to shoot deer for the "Venison Committee" during the war.

The aurochs resemble the North American buffalo, but was much larger, had no hump and was a redder color. It was very savage.

A "Joker."

A "joker" is a word or clause of innocent appearance, inserted in a bill before the Congress in such a way as to make the bill mean something which it did not mean. Thus members are sometimes entrapped into voting for a bill which they would have opposed had they understood its real purport.

An Ancient Foundry.

One of the most interesting discoveries by Egyptologists throws new light on the relative origin of copper and bronze in the Mediterranean countries. At Ortu Comidine, alongside some ancient copper mines of prehistoric age, a foundry has been uncovered with all the furnaces for smelting and molds for casting, just as it was abandoned thousands of years ago.

Nowhenam College, Cambridge, England, recently granted women students permission to smoke in the institution.

The Savings are Genuine.

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It Will pay to Buy Your Furniture Here and Now

From all the knowledge that we possess of the furniture market and of the stock of furniture in our possession, we can assure our customers that **it will pay them to buy furniture now and to buy it in the August Sale**

Many people will wonder how we have been able to get enough goods to hold a Fall sale considering that among furniture stores generally there is something like a mild panic owing to scarcity of supplies. Visitors to this sale will wonder still more when they see the stocks that are back of it.

Our large show windows will tell part of the furniture story—You'll not a long way from Simcoe to see an equal display. 9000 square feet given over to this display of Furniture and Homefurnishings.

A Few Cutting Remarks

When this man wandered into the only barber shop in the town where he was spending his vacation, the proprietor said to him,

Ah, I remember, you were here two years ago.

And the man said:

Yes, but I'm all healed now.

We never get anybody in our furniture department who can charge us with rough treatment, but we get a lot of customers who have been more or less cut up over their transactions elsewhere.

It's funny how most of us have to take a good licking before we learn what's best for us.

It Speaks for itself

The last few months the Fall's Co. have sent considerable consignments of furniture to the following points:

Toronto	St. Thomas
Sarnia	Chatham
Woodstock	Leamington
Hamilton	Port Dover
Brantford	Port Rowan
St. Catharines	St. Williams
Welland	Forestville
Walah	Lyns Valley
Marburg	La Salette
London	Villa Nova
Coppercliff	Dresden
Carlyle, Sask.	Sassforth
Gore Bay	Nanticoke
Windham Centre	Engerville
Teeterville	Fisherville
Kitchener	Dunnville
Port Arthur	Barton
Tyrell	Washington Centre
Delhi	Ayr
Courtland	Oranville
Tillsonburg	Bassville
Nelles Corners	Burlington
Selkirk	Paris
Jarvis	Drumbo
Scotland	Oranville
Port Hope	Port Byers
Cedarhurst	Cayuga
Langton	

And the List is Growing Every Week.

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