bid and charged accordingly. GEO. L. MILLER Editor and Proprietor

LONDON DISTRICT MUTUAL FIRE

This has eventually began as far as is known in Belgium, about 1300 A.D. During the next ses and made a cash deposit as a read progressive power, without this The d In his address in that one house in two hundred is burdens." ment in 1559 A.D., Sir Nicholas ry between proprietary and mutual ways and today we have insurance to systems began then and has continued every adventure of danger repart to have the rest assured."

1601 A.D. parliament created a remission to decide disputes under responsible to the rest assured. The work is began to insure household goods to these the workmen's Companies burned every fifteen years, kival- Insurance has spread out in sum of the ways and today we have insurance to son Craige, spent Sunday at Mr. and Mrs. E. C. Scheirs in Selkirk.

Mr. and Mrs. C. Scheirs in Selkirk.

Mr. and Mrs. C. Scheirs in Selkirk.

Mr. and Mrs. E. C. Scheirs in Selkirk.

Mr. and Mrs. E. C. Scheirs in Mrs. L. Chambers and the insurance of the self-the s for marine insurance and ce of personal property became as er's Allowance, etc. the Act at that time expressed the important as that of buildings. In Farmer's Mutual Fire Insurance best thought of the British mind in 1706 the Sun Fire Office was foundthe insured lacked the benefit of lar- Office 1714 and the Westminister seek to accomplish is that such less-

ge aggregations of capital, to make fire and marine insurance had becapital to use in this hezardous buscome general in all great centres of the owner of the property destroyed, but shall be borre in easy proportions but shall be borre in easy proportions.

when ship owners and merchants could negotiate with them. The character and conceined, the ship dences that it was needed. Men were a sinclar catastrophe. cargo, the length and feeling after it. It was a medieva royage, the season of custom to advance to a mariner goods to, was signed by each underwriter hand to ransom him if captured by Marjorie Smith.

der, 25c; one cent for each additheld in Lloyd's Coffee House, and writers to that of companys was slow
ional word; Cash. If charged, 11/2 their simple practice gradually grew but came about gradually, and betheir simple practice gradually grew but came about gradually, and beinto the complete system of marine fore the middle of the 18th century,
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into the complete system of marine insurance now general.

formed an essential element of the Wilbert Howard. Mr. Lightfoot
Fire Insurance had been previous- social scheme and most of the modern
by practised in a crude form in seven. ly practised in a crude form in sever- forms of insurance against the eleal European cities. In 1635 A.D. ments were known and at least crudLarry and Mrs. B. Lundy and son, International

and again in 1638 A.D. citizens of ely practised. London England petitioned Charles | The direct contribution of insur-1st for a patent of monopoly to in- ance to civilization is made, not in Mr. and Mrs. Eud Priest. sure houses at the rate of one shill- visible wealth, but in the intangible The regular meeting of the W.M.S. ing yearly for each £20 of rent. The and immeasurable forces of character will be held on Thursday afternoon great fire of 1666 revived interest in on which civilization is founded. It at the home of Mrs. Wilbert Howthe matter. In 1680 a private office is preeminently a modern institu-was opened at the back of the Royal tion. Its general application and Exchange to insure houses in Lon-popular acceptance, began within the Friday evening was a splendid sucdon by assuming the risk of loss to a first half of the 19th century and its cess. The program was varied and

fixed amount, for a fixed premium commercial and social importance handle given. Mr. C. U. Robinson, of namely 2½ per cent of the yearly ve multiplied a hundred fold within Waterford made a very capable chair CONVENE tent for brick houses and 6 per cent living memory. It has done more for frame houses.

The next notable step in the evoto foster a sense of human brotherlution of modern methods was the hood and of common interests. It organization of Mutual Insurance As has done more than all depressive sociations. In 1684 the Friendly So-legislation to destroy the gambling Direct Insurance of Sea risks for a sociations. In 1684 the Friendry Solegislation to deskty

Mr. John H.

Direct Insurance of Sea risks for a sociations. In 1684 the Friendry Solegislation to deskty

and the first of the sociation of the s

> ments for current losses. Payments serves himself." with the golden rule Jarvis.
>
> were computed on the assumption, of religion — "Bear ye one another's Mr. 1 burned every fifteen years, Rival- Insurance has spread out in many day in Dunnville.

that day upon the subject. Marine ed and began to issue policies on both Their essential principle of fire intised three centuries ago, but the ts of England. Other associations They do not aim, directly at least, at Mr. Percy Schweyer has his chop the prevention of fire, but what they ping mill finished and has started

Small advertisements—For Sale, To for that part of the risk which he aspirates, or to pay a fixed sum to his Let, Warted, Lost & Found; Comsumed. Towards the end of the family if he were lost.

17th century, these meetings were The change from individual underwith the former's sister, Mrs. Murantee and the former and

Ray and Mr. Geo. Miller, of Port

NELLES CORNERS

about 1300 A.D. During the next serve for emergencies, to be return-principle which unties the fundament serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies, to be return-principle which unties the fundament for the dance at the serve for emergencies at the s he agreed to meet equitable assesshe best serves humanity who best
New Hamburg, Hamilton, Simcoe and

Mr. and Mrs. Oswald Schweyer and

A numbe rfrom here attended the Don't forget the Euchre and Danc

The battle for beer in hotels has form and the brewery interestes have gained an important salient. The statement of Mr. Home Smith made There will be twenty sailings of canadian Pacific passenger liners at Hart House — "We propose to bet the until the Conservative party takes this plank into its platform" — may possibly become a fulfilled prophecy. The press organ of the beer interests, "New Busings," which expired a year ago (possibly through everenced in Traveller." In Vol. 1, No. 3, its September issue, it declares that "nothing else than the ability to purchase beer of full strength without is the claim that considerable." chase beer of full strength without permit in the standard hetels of the Province will fit the situation. Any paring down of this programme will be disastrous for any person who at tempts it." It "warns the whole hotel trade that the strongest repre-

we been formed." Rumors from not invite, the presentation of countries are severe boutsardment.

Both major political parties are cally divided on the question. Discussion in the Liberal Management committee last summer made it clear that any attempt to commit the Liberal to beer and wine would split the party. The Premier of the Province as for a year and a half opposed the per proposal. His stand has been approved by multitudes in his party; increased sale, increased temptation. but if persistent rumor is to be trust increased sais, increased injury to necessary trade, ed, it has all along been opposed by a increased privation in multitudes of portion of his Cabinet. The Premier homes, increased immerality and ted his position by the claim crime, and very definitely, lacrome Government had no mandate danger on the highways. om the people for the private-profit

The question as yet is fortus sale of beer. When an election becomes imminent this argument ceases New is the time for citizens when

tes that the sapping processes have of bodies, telegrams from individe forces well within and best of all, personal intervie or personal letters expressing empl of facilities for the sale of beer, sand. The words of a prominen First, the adjouncement comes nine months before the election. This certainly is not strategy. It is possibly something else. It may mean enabling legislation during the next do is to do nothing."

ROYAL FAIR

The fanfare of the Winter Pair is

Place — Royal Coliseum and Winte Fair Buildings Toronto. 12th Royal — The 12th in the annua Miss Enana Roulston of Hamilton, series first held in 1922.

Mottoes — "A Royal aid to Agriculture" and "A stimulus to Young ture"

Stanley Argerson, Spent Thursday Royal Objects - Promotes Canada's um to link still more the nine

provinces in common interest; to set national standards of excellerce for farm products.

tional - a linking of British and American Show traditions plus a bounding Canadianism. om Coast to Coast - Entries from Prince Edward Island to Britis Columbia from the States to Hud reign - European American and

Canadian Army Officers' Teams compete for international trophy a brilliant scene nightly cellencies the Governor-General and the Countess of Bessborou gh give gracious patronage. vincial Days - To promote pro

ascrship - - By all Canadian De partments of Agriculture and

15,000 head of livestock, poultry and birds exhibited in luxurious en Big Shows in One - The Royal Show for horses, cattle, sheep, swine, dogs, cats, poultry and pet stock, fruit, flowers, seed and grains are specialized shows f r

riety — Immense variety gives tone and distinction to the Royal Winter Fair, all so refreshing ly different.

NEWS BRIEFS

Notables sailing to England on the Empress of Britain recently included Lord Macmillan and Sir Charles Ad-FOR BEER dis, members of the Macmillan commission on the Canadian banking and currency situation, and Hon. G. Howntly been renewed in intenser and Ferguson, High Commissions

The Premier has recently announce any reason do not deem it wise that dethat the matter will be considered this issue should figure further in pothe Cabinet and that if its decisis favorable to beer, the proposition in the coming election. This an ominous statement. It indicates the coming election of the coming election in every possible way: to the sitting member, to the Cabinet and to the Premier. Resolutions from all sortions are a similar to the coming election of the cabinet and to the premier.

RAY GLO GAS HEATERS

W. J. Elliott

ARRELL & ARRELL

Harrison Arrell, K. C.—County Crown Attorney. Solicitor for the County of Haldimand. Alex H. Arrell, B.A. CALEDONIA, ONTARIO.

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IVAN W. HOLME LICENSED

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EMEMBER PASTEURIZ PRODUCTS ARE BES FOR HEALTH

Millers' Lunch



again excursion leaving Montreal Oct. Henry Sharp, Lynden, one. saith we have greated to and sunshine. Take an hour's walk Chicago to take in the Fair which pool health than had the peo- or other exercise out of doors every closes is gates November 1st.

ing certain simple rules of hands before eating, and brush the M. R. Levin & Son, Fitchburg.

well keep the body strong and nouncement of a twevle-dollar bar. Simcoe, two; Wesley Schuyler, one;

by that health is to be found ing. Keep the body clean; wash the IT PAYS TO ADVERTISE

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A Few Suggestions

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BUSINESS CARDS

VISITING CARDS

AUCTION BILLS

PROGRAMMES

ENVELOPES

BLOTTERS

POSTERS

ANNOUNCEMENTS

RECEIPT BOOKS

CALLING CARDS

SHIPPING TAGS

ORDER FORMS

STATEMENTS

TIME BOOKS

INVOICES

CHECKS

- NEEDS

mean teeth night and morning.

Healthocrafs will visit their family bred Holstein cattle, who have oper-examination.

Early detaction of any control of the tamination. Early detection of any sively during the past two years load The first rule tells us that modera-tion in all things is good for us and rection and the prevention of more ford on Monday, October 24th, for serious conditions. Advice on ner-shipment to the States. These catsonal habits of living is needed.

Advice on pershipment to the States. These cattle were mostly purchased in the Tunning of the body.

Work and pay are both desirable, is a personal matter with each near following breeders contributing to interferes with the rest which is needed, then it becomes overwork and is actually harmful. There is no secret about health. It counties of Brant and Norfolk, the shipment: Sidney B. Brooks, is needed, then it becomes overwork of the firm to the state of the firm to the state of the firm to the state of the firm to the state of the firm to the firm to the firm to the state of the firm to the firm to the firm to the state of the firm to the firm to the firm to the state of the firm to the firm to the firm to the state of the firm to the firm to the firm to the state of the firm to the state of the firm to the state of the firm to the firm to the state of the firm to the firm t

gain excursion leaving Montreal Oct- Elon O. Weir, Waterford, four and

pecially from cities in the area concerned.

Decinally from cities in the area concerned.

Up there they realize better than
anybody else what it would cost to
build a road. There are some eigh
thoroughly, using improved reverse
flow method (anti-freeze in addition
adjust generator charging rate in-

Automotive

"Parliamentary government has be"Parliamentary government has be"General Motors Hockey Broadcasts buts of new needls until about the broadcast each Saturday night over son goes on and on at a merry clip.
a network in the Province of Que- In England there was a "gentleman's bec, and some of the Montreal games agreement" not to disclose new mo-as well as many of the Toronto ga- dels until August 15, and one small nes will be carried on a coast-to- car-maker made the mistake of curtailing production to get under way

deasts from Maple Leaf Gar-supply of 1933 cars was exhausted and the name of the dance six weeks before the announcement chestra engaged for intermission date to which he had agreed. So announced for some weeks purchas

coadcasts to Montreal Forum brings cement" of the 1934 line was made number of new voices to the ether, in due course on the 15th of August. a number of new voices to the ether, icluding that of Elmer Ferguson, of the Montreal Herald, one of the most authoritative sports writers in Canada; Charles Harwood, former hockey player and well-known Montreal ports broadcaster; Phil Lalonde, DKAC manager; and Roland Beautry, sports editor of Le Canada. The ast two will be identified with Canadiens games in the Forum, which shall be broadcast in the French landing.

Modern Locidinvar

Compared with famed Lochinvar, he had only one horse when he rode claim his bride, young W. H. Har-land land light was made in due course on the 15th of August.

Near 100 Years, Buys Car
In February next, Mrs. Mary Brigham, of Rockville, Conn., will be 100 years old. She is known to everyone the town s "Rockville's grand old lady," a term of universal endearment and respect which she has abundantly earned in a lifetime of usefulness. In those eventful years she made scores of friends with whom it was her delight to visit. Up to two or three years ago, she walked without fatigue, but event-wally had to terminate these calls. To renew those happy associations

Compared with famed Lochinvar, who had only one horse when he rode to claim his bride, young W. H. Harrell of Oakland, California, was rather well-equipped. Harrell had 65 horses—under the hood of his Chevrolet roadster—when he hastened to Vancouver, B.C., for his wedding to Miss Betty Booth. Like Mr. Lochinvar of the poem, however, Harrell "stayed not for rock nor stopped not for stone," as Stonehouse Motors, Limited of Vancouver discovere dwhen they checked his miletage of 1115 miles covered in less than 28 hours. "Shucks," said the bridegroom, when told he had beaton the record for Oakland-Vancouver travel, "I'd hays made it faster if I'd known we were breaking records: we even spent half an hour in Seattle seeing the sights." The statistics: Elapped time, 27 hours and 45 thinutes; speedometer mileage, 1,118—7-16 milles; seasiline consumption 54 U.S. gallon, 19.9; miles per language language of the language working over-time; in tothese were new factories, we have large throughout Ontario. In some there were new factories, working over-time; in tothese were working over-time; in tothese working o

MASQUERADE

Under Auspices of the Jarvis Booster Club will be held -: IN THE :-

Jarvis Arena FRIDAY, October 27

THE FOLLOWING PRIZES WILL BE GIVEN:

"BILL FISKE'S" 8 PIECE ORCHESTRA Will Supply the Music

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