Total yearly income now as-

Difference, being the defici-

How much insurance do you

N. B .- Inquire of the under-

need to make up the deficiency?

Policy" built for thinking men.

I Spend Every Cent I Earn.

so, there is nothing more to be

said, but if you wish to save

something against a rainy day,

No man was ever known to put

life insurance is the best pos-

away \$50 a year in a savings

bank for twenty years, but there

are tens of thousands who have

kept up their regular annual

payments to insurance com-

panies, and have drawn out their

money with the accumulated

dividends, at the end of twenty

Saving Money Is Largely a Mat-

ter of Habit.

a rule have just as good times,

in fact, better, than those who

fail to save, because they have

the satisfaction of knowing they

are fortified for the unexpected.

Pick out the most successful

money makers in your commun-

ity and you will find the heaviest

The Premium Is a Large Amount.

may at first appear so, but sup-

lose thirty cents a day out of

your business, would you miss it,

would it seriously affect your

Do you realize that before

Real Estate or in My

Business.

5%. Thousands have been

saved by the loan privilege. It

- a Policy.

you sold them? How about the

on my mouse.

loan were increased from 6% to

8%, couldn't you manage to carry

the indebtedness? This 2% would

anyone should carry is the

Suppose you put this proposi-

so that you could take care of

yourself and the children, or to

ent. It would be humiliating to

ask my relatives to take care of

ance Companies I Don't Know

How to Choose.

among them the oldest and larg-

est in the world. These are the

the following method is sug-

company, i. e., the one with the

already acquired and the largest

yearly production; for that com-

pany will undoubtedly pay profits

2. Seek the company with the

The New York Life Insurance

in proportion to its success.

1.. Seek the most successful

You can secure life insurance

cost in certain companies,

me, and of your children.'

Would she not say:

amount of his indebtedness.

How would your wife make the

Would the lots support your

By holding out a small margin

I realize that \$100 in one sum

The people who save money as

sible way to do it.

If you wish to continue to do



or High Rates of Interest.

WE WILL LOAN YOU MONEY

TO BUY OR BUILD HOUSES TO PAY OFF MORTGAGES TO IMPROVE REAL ESTATE

PER CENT. PER YEAR WE GUARANTEE

the time when your indebtedness will be paid off. Office open evenings. Write, phone or call.

INTERNATIONAL HOME PURCHASING CONTRACT CO., LTD. Offices: Suite 11-12, Smith Block. Phone 455. M. E. Ritchey, Supt.

FERGUSON'S

Liqueur Scotch Whisky

M. M. L. M. M. M. M. M. TESTIMONIAL

Dr. Ramsay, Fleetwood. reports:-"Consider it of excellent quality, and very suitable for invalids requiring stimulants."

-DISTILLERS-ALEX. FERGUSON & CO. 108 West Regent Street, Glasgow

Prince Rupert Importing Co., Limited -AGENTS-PRINCE RUPERT, B.C.

Read The Daily News

And Get All the News

THE COUGH MUST BE CURED. THE SYSTEM BUILT UP.

The function of Mathieu's yrup of Tar and Cod Liver Oil is to do this double duty. The Tar cures the cough.

The Cod Liver Oil strengthens the system.

No other agents equal these no other combination is so successful as Mathieu's Syrup of Tar and Cod Liver Oil.

So wonderful is this remedy Sold everywhere.

LAND PURCHASE NOTICES.

Skeena Land District-District of Coast,

Take notice that I, Mike Vidak, of Prince Rupert, B. C., occupation restaurant man, intend to apply for permission to purchase the following described lands:

MIKE VIDAK. Dated August 24th, 1912. Pub. Sept. 28, 1912.

Skeena Land District-District of Coast purchase the following described lands: Commencing at a post planted on the south bank of the Skeena River and about River, thence south 80 chains, thence west fer Sunderland paid for him. east 80 chains to post of commencement. ontaining 640 acres more or less. THUMAS A. ROY. Dated August 26th, 1912.

Pub. Sept. 28, 1912. skeena Land District-District of Coast, and Middlemiss. Range IV. Take notice that William J. Mogridge, Vancouver, B. C., occupation broker, inends to apply for permission to purchase

ient, containing 90 acres more or less. WILLIAM J. MOGRIDGE. Dated October 8th, 1912. Pub. Oct. 29, 1912.

wing described lands:

Commencing at a post planted on the north 40 chains, thence east 40 chains, eleven matches. hence south 40 chains, thence west 40 hains to post of commencement, containng 160 acres more or less. JOHN MERRITT, Locator.

A. G. Fallowileid, Agent. Dated September 2nd, 1912. Pub. Sept. 27, 1912.

keena Land District-District of Coast, Take notice that Thomas Partington, of ppiy for permission to purchase the fol-

Commencing at a post planted on and one mile easterly from indian reserve at mouth of Quinamas River, thence outh 40 chains to river bank thence west chains following river bank, thence he post of commencement, containing 160

THOMAS PARTINGTON, Locator. A. G. Fallowneid, Agent. Dated September 2nd, 1912. Pub. Sept. 27, 1912.

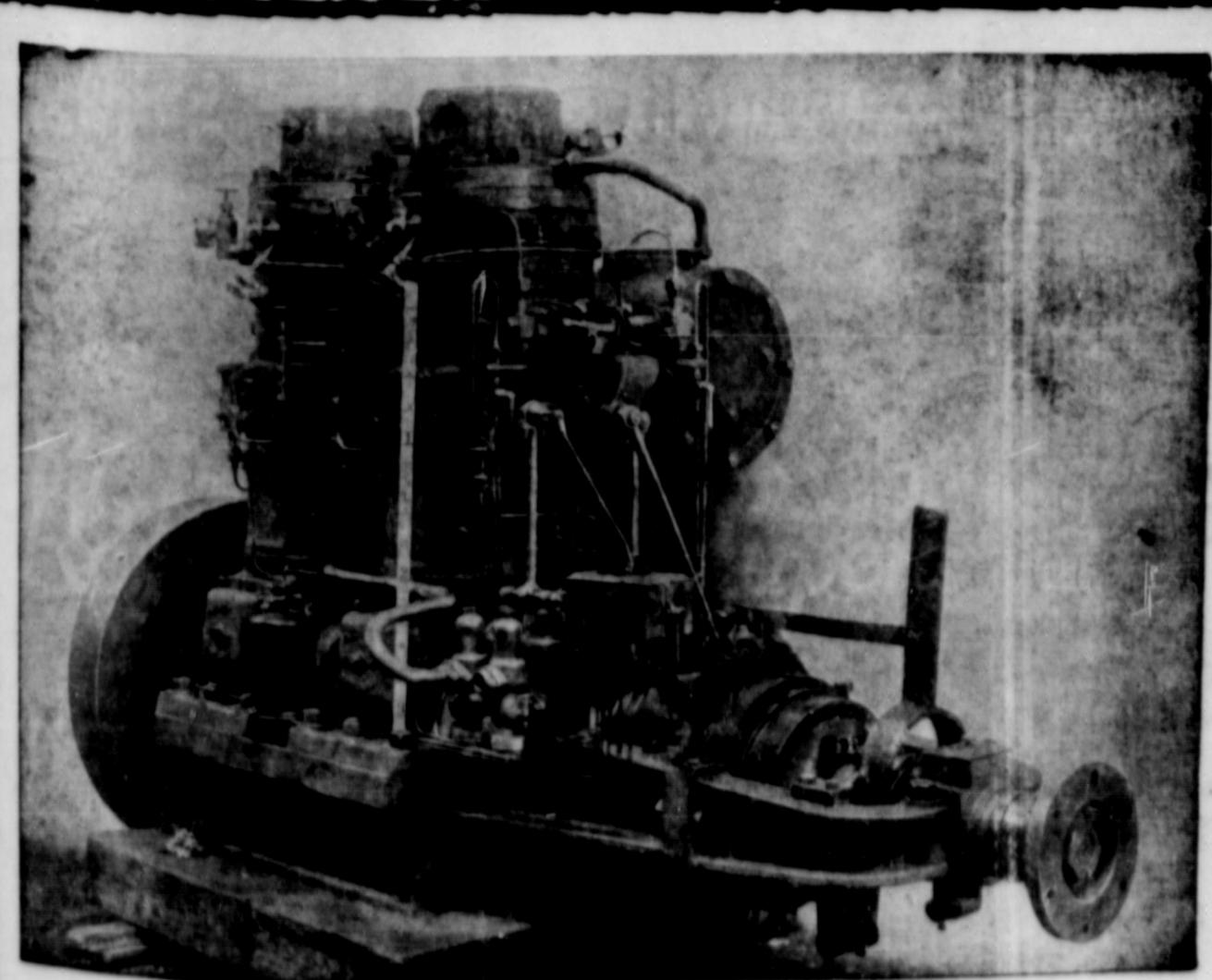
keena Land District-District of Coast Range V. Take notice that I, Napoleon Roy, of Vallace, Idaho, occupation mill man, in nd to apply for permission to purchase following described lands: Commencing at a post planted about 1 NAPOLEON ROY.

Dated August 26th, 1912.

Pub. Sept. 28, 1912.

yet gazetted (Kath- mayor some time ago under proof commencement, containing 40 acres

MARTHA ANN KRUTZ. Dated October 2nd, 1912. Pub. Oct. 21, 1912.



British Kromhout Semi-Diesel

Engine

To those intend-

ing to instal large

power in launches

tow, freight or

fishing boats EN-

QUIRE first for a

Fuel cheap, maintenance low and all the other qualifications for work. No gasoline wires, or batteries needed in a boat with a Kromhout Engine.

2-cylinder British Kromhout Engine, 50 H. P.

-AGENTS-

Rupert Marine Ironworks & Supply Co., Ltd.

Prince Rupert, B.C.

SPORT CLIPPINGS

Harry Broadbent, of Ottawa, manager next season, who was slated to play with the have some announcement professionals, will stick with the make after the American League amateurs. He signed an Ottawa meeting in the east. contract, but did not take any money.

that it is shipped each season in | coach of Quebec. Last week he | went after they secured. car-loads. Large bottle 35 cents. was supposed to have been signed by Tecumsehs and Can-

> supposed to be \$2,300 for the season. He will play centre and captain the Canadiens.

Saskatoon expects to have a at the coast. great amateur hockey season. miles south from Graveyard Point tele- says a report from that city. The Gilbert Gallant, the Chelsea | ED WITH BULLETS. The Skeena River, thence south 80 professional game is dead there. | lightweight, has fully recovered | men are all thirty-five years chains, thence east 80 chains, thence north At first it was expected that from the recent injury to his arm commencement, containing 640 acres Saskatoon. Prince Albert, North and is looking for bouts. Battleford and Old Battleford would inaugurate a "Big Four" professional league, but Prince of a muss between Freddie Duffy

> Gladwin promises to be worth every penny of the \$6,000 trans-

the limelight for international view. honors are Wall, Bache, Mordue

against Preston, some of his Coulon or Kid Williams. northwesterly direction from Kumeolon saves being marvels of agility bay, thence east 30 chains, thence north and intuition. He is one of those chains, thence west 30 chains more or less to foreshore, thence southerly follow- rare "ever presents" who have Ritchie's manager, Billy Nolan, ing the foreshore to point of commence- not missed a league match for has produced a lightweight cham- may be left at your death, nor the last three seasons.

Tottenham's spectators must skeens Land District-District of Coast, be marvels of forbearance, see-Take notice that John Merritt, of Prince ing that they turn up to the tune the V. A. C., on December 20th, Take fifteen minutes of your busy pply for permission to purchase the fol- of 20,000 or more each home will be confined to home talent. life and think it out as you would north bank of the Quinamas River, about sation of a single win out of boxers a chance to compete in

> ing to take a whirl at the hockey running race in their sports game, and will turn out with the the Stamford Bridge grounds on Torontos or Tecumsehs.

> Fielder Jones, president of 6:18:26 2-5, is held by J. the Northwestern League, may Fowler-Dixon, now president of become an American League the London Athletic Club.

MUST PAY HYPNOTIST

Damages Awarded Man

Whom He Arrested

be no stay of execution in the

carrying out of the judgment

rendered by Mr. Justice Gregory

sufficient reasons for granting it.

test, after which the motion was

brought for delay until an ap-

peal had been made to the Court

ance was interfered with, how-

ever, the police arresting and

locking up the performer. Bar-

decent performance and was al-

was again arrested and charged.

On March 9th the magistrate

dismissed the first charge against

him and the other was dropped

las a matter of course. His suit

against the mayor, as one of the

the higher court no appeal had

Beautiful and rare things in

cured in great variety at Wal-

294tf

Langley was for \$25,000.

been formally made.

escaped the dragnet of the Coast Alf. Smith is now mentioned as League. Everybody else they

When headache and fever are present with a cold take Mathieu's Nervine Powders to reduce the fever and allay the pain. J. L. Mathieu Co., Props., Sherbrooke, Que. (15) press agent. claim they will show the eastern "Newsy" Lalonde's salary is teams as soon as they get started.

> New Westminster will have an amateur hockey league this win- thousand men. Nine hunter and try to develop players out 3 dred and ninety-one

Windsor will be the scene Albert decided to go in for ama- of Boston and Jack White, the Prince Rupert, B. C., occupation prospector, intend to apply for permission to

> A story from San Francisco has it that Ad. Wolgast contemplates mingling with the welters. The outside lefts at present in with the welterweight title in

Now that Ledoux, the French | Believe in Life Insurance for pose one of your clerks should bantamweight, has defeated Bat-Reynolds, the Fulham goal tling Reidy, he will perhaps be keeper, played a brilliant game matched to box either Johnny

> pion. Nolan was formerly man- how much money will be necesager of Battling Nelson.

game, and yet have only the sen- Chet. McIntyre will give all local any other business problem. the tournament.

"Billy" Fitzgerald, the crack | The Finchley Harriers, a Lon-Whit Monday in 1913. The running record for this distance.

LAND PUCHASER NOTICES

Skeena Land District District of Coast, when you die. Backwith Ordered to Pay the Take notice that George R. Naden, of Prince Rupert, occupation broker, intends to apply for permission to lease the following described lands:

Range V.

Both of these are uncertain, taxes and assessments? And for you don't know how successful you are going to be, nor how forced sale? Owning lots is a

Commencing at a post planted about four distant in a southerly direction from Moore's Cove, thence east 80 chains, thence south 80 chains, thence west 80 chains to insurance was certain. With life ing sacrificed. shore line, thence north 80 chains to insurance you protect the present .

acres more or less. GEORGE R. NADEN.

Per Daniel Lyons, Agent.

Dated September 19th, 1912.

Pub. Sept. 28, 1912.

against Mayor Beckwith through which \$1,000 was awarded to Skeena Land District-District of Coast. Roy G. Barnum, hypnotist. Mr. Take notice that I, Alexander Noble, of Port Essington, B. C., occupation cannery-man, intend to apply for permission to against fire? ment on the motion for a stay purchase the following described lands: Washington, occupation spinster, and he finds that there are not southwest corner of Lot 27, thence north ing the shore to point of commencement, containing 40 acres more or less. ALEXANDER NOBLE

Dated October 16th, 1912. rub. Nov. 11th, 1912-Jan. 6, 1913

skeena Land District-District of Coast, nothing can ever replace

Barnum, while engaged in his performance as a professional Kayex, British Columbia, occupation lumhypnotist, engaged the Victoria berman, intend to apply for permission to therefore a matter of choice, life purchase the following described lands: insurance of necessity Theatre for the evening of Commencing at a post planted at the March 7th last. After advertis- Coast District and on the north bank ing his programme he appeared, the Kayex River, thence west 15 chains, thence east 15 the theatre, he alleged, being well chains to the boundary of Lot 182 aforefilled with people who had paid 15 chains to point of commencement, containing 23 acres more or less. their admissions. The perform-SAM ENNYU

Dated October 10th, 1912. Pub. Nov. 11th, 1912-Jan. 6, 1913

stituted an assault. In police fully attempting to give an in- the following described lands: lowed out on bail, an adjourn- 187, thence east 20 chains, thence south ment being granted. The next less to river bank, thence northerly folevening he was again about to lowing river bank and foreshore to point give his entertainment when he more or less.

WILLIAM J. MOGRIDGE. Dated November 15, 1912. Pub. Nov. 25, 1912-Jan. 20, 1913.

LAND LEASE NOTICES.

police commissioners, and Chief skeens Land District District of Coast Mr. Justice Gregory found Porcher Island, B. C., occupation farmer, that although solicitors had been intends to apply for permission to instructed to make an appeal to

hinaware - not high priced, in a southerly direction following the either—things that ladies covet containing 640 acres, more or less.

HENRY D. FOOTE, Locator. Michael McFadden, Agent. Pub. Nov. 18, 1912—Jan. 13, 1912.

You Will Leave Three Things Behind You

Your Business - Your Family - Your Memory

There is a good old fashioned! How much would your \$ may reason for taking Life Insurance insurance, invested at 6%, proto that was good yesterday, is good duce in yearly income? \$ today and will be good tomorrow, How much do your present into wit: A man dying without vestments yield yearly? \$.... enough life insurance, leaves either his business, or his family, sured \$.... Pitrie is the only player who or his memory in a bad ax. These three things are about all a man ency \$ has to leave, and he wants to leave them in a GOOD fix.

second signed for the special "Income The Toronto and Tecumseh | Nine Men Out of Every Thousand Die Every Year.

"A thousand men stand side by side, in a straight line. A thousand soldiers face them, each with a rifle in his hands aimed at the these rifles are loaded with blank cartridges, but NINE OF THE RIFLES ARE LOADof age. They know that nine of their number will fall when the command to fire is given, but THEY DO NOT KNOW WHO THE NINE WILL BE. Comes a man who says: "I am a life insurance agent. I offer to each of you the opportunity to protect yourself against the certainty of death in the ratio of nine to one thousand. EVERY MAN OF THAT THOUSAND IMME. DIATELY STEPS FORWARD AND TAKES OUT INSUR-

Some People, but Not for Me.

Are you really different from business? Assume your rent other men? Perhaps you have was increased thirty cents a day, not stopped long enough to would you move or discontinue For the second time Willie think what life insurance is. business? You're making money, but you I Have No One Dependent Upon can't tell how much ready cash sary to protect your interests. many years there will be an old No. you can't escape life insur- man dependent upon you? That ance. The idea will grow in your is yourself. The next boxing tournament at mind, because it is the right idea. I Can Invest My Money Better in

Think About This.

of cash you can insure your in-Would it bother you to pay vestments. If you die before you your monthly bills if you were to make good, your wife will then lose your position? Old Gabriel attain at one step all that you is liable to discontinue your sal- hope for. If you live you will Toronto lacrosse player, is go- don club, will stage a fifty mile ary check at any time. If it have doubly protected your old at would bother you to get along age. Meanwhile, if you need without it while you live, how money your policy will offer you would your family manage in a bigger percentage of loan than any of your real estate holdings event of your death? and at an interest rate never over

It is Purely a Business Proposi-

Throughout your life, of MAY save you. course, you aim to make money, When I Sell My Lote I Will Take and for two reasons:

1. To get enough to support you while you live. 2. To make an estate to leave wife if you were to die before

Victoria, Dec. 17.—There will point of commencement, containing 640 and reach into the future. As | Owe Too Much; I Am Paying soon as you receive a policy you have an estate to leave should you die, and should you live you payments if you were to die? have created the estate to sup- Suppose the interest rate on the port you in old age.

I Am Saving Money in Other

just about cover the premium on Do you insure your home a life insurance policy. The Why do you not least amount of insurance that save your fire insurance premiums? This is the reason: Behundred and sixteen burns down. My Wife's People Are Well-to-Do. and you are afraid yours may be that one. But for every life tion up to your wife: "In the there is a death. And don't for- event of my death, which would get this: If your house burns you prefer, to be left independent you can still make money and build another, but if you be left dependent on your relamoney making ability except life tives?" insurance. Fire insurance 18 "By all means arrange your affairs so that I shall be independinsurance of necessity.

I Don't Expect to Die.

If you did we wouldn't insure How could we otherwise There Are So Many Life Insurpromise to pay \$1,000 as against such a small first payment? Here is how we calculate: Out of one thousand healthy men at age 30, two hundred will die in years, but we don't know which ones, and neither do you. mutual companies, which have num alleged that their acts con- skeens Land District District of Coast We are safe in taking a small no stock holders, the policy holdpayment today, as against the ers owning the companies and court he was charged with unlawintends to apply for permission to lease stituted an assault. In police that William J. Mogridge, \$1,000 we may have to pay toreceiving the profits of the busimorrow, because we insure large ness in yearly distributions. numbers. Your wife is carrying These companies are all sound, Commencing at a post planted on the the risk of your being among but as a selection must be made,

Am Already Carrying Life In- gested: surance. Few people have ever taken

the plain business precaution of most assets, the most business figuring out how much life insurance they need. The following questions, thoughtfully answered, will afford a convincing and common sense solution: If you were called out of town

largest premium income, spendfor a few months, what is the ing the lowest percentage of that least you could send your family income in expense; for economy is the surest sign of ability of monthly for their support? \$... The minimum yearly income management and the main source necessary would therefore be?

Could your family get along with less than this if you were Co. is the only one in the world called away permanently?

fulfilling these requirements. THE UNDERSIGNED WILL BE VERY GLAD TO FURNISH FUR-THER INFORMATION

Bainter & Sloan

of profits.

Special Agents for Northern B. C.

Real Estate Brokers

2nd Ave.