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TWELFTH YEAR. WEDNESDAY MORNING, OCTOBER 21, 1891—EIGHT PAGES ONE CENT.

STORY OF THE SHAREHOLDERS

DOMINION BUILDING AND LOAN ASSOCIATION AFFAIRS.

Auditors Tell Real Condition of the Association — The Books Were So Badly Kept As to Be Unintelligible—Complete Remodelling of the Management Urged—Shareholders Will Meet.

The affairs of the Dominion Building and Loan Association are attracting a great deal of the attention of the hundreds of shareholders scattered throughout the Province. It is gratifying, however, to know that both sides express their belief in the soundness and solvency of the association. All that is required is good management to bring it to a prosperous condition.

Meeting of Directors.

A meeting of the directors was held yesterday afternoon at the company's office in this city, and business was transacted as usual. There was a full meeting of the board present.

The directors say that since the recent change of management they have had experts making an examination of the books of the association, and that as soon as a thorough audit under the late management has been completed the shareholders will be called together and full explanations made.

The directors say that the shareholders need have no occasion for alarm because of any statements made in a circular recently issued.

Answer to Rev. Mr. Burns.

Editor World: My attention having been directed to a letter of the Rev. A. Burns of Hamilton, president of this association, I deem it imperative upon me, in pursuance of my duty as shareholder's auditor, to state that, notwithstanding the statements of the rev. gentleman to the contrary, a writ was issued by certain shareholders on behalf of themselves and the other shareholders of the association, against the directors thereof, on Friday, the 16th inst., and I have taken pains to ascertain and have found conclusive proof in the affidavit of the sheriff's officer attached to the writ of summons, that the same was served on certain of the directors, including the Rev. A. Burns, on Saturday, the 17th inst., some 48 hours prior to the publication of the above-mentioned letter. If the rev. gentleman is at all skeptical as to the correctness of this statement, I beg to refer him to the original writ of summons at the office of Messrs. Macdonell & Corley, Toronto, the shareholders' solicitors. His statement that "the board has been doing nothing that it is ashamed of, or that it would hide from the stockholders," is amply refuted by the appended report of my co-auditor and myself, wherein it is stated (vide clause 9) that every obstacle was placed in our way whereby a thorough examination of the books, vouchers and affairs of the association was rendered impossible. If the affairs of the association are in a healthy state why, I would ask, the necessity of convening a general meeting of the shareholders more than six months in advance of the annual general meeting, appointed to be held in accordance with the bylaws, in May next?

I regret having been thus forced to make this refutation through the public press, but I had placed the whole matter in the hands of the shareholders, whose every interest I deemed it my duty to serve to the best of my ability. Further comment is unnecessary, as the affairs of the association are now before the courts, where, I am sure, ample justice will be done to all parties concerned. JOHN MACQUILLAN,
Shareholders' auditor.

Toronto, Monday, Oct. 19.

Auditors' Report.

TORONTO, Sept. 11.

The following is the report of the auditors to the President and Board of Directors of the Dominion Building and Loan Association:

GENTLEMEN,—As the auditors appointed at the annual meeting on behalf of the shareholders, to investigate the affairs of the association, we beg to report as follows:

1. That the books of the association are negligently and improperly kept, and make it next to impossible to furnish an accurate statement of the true condition of its financial standing; for instance, no individual accounts are kept for borrowers, as is the practice in all loan companies, and the result is that the officers themselves are unable to state what mortgages are in arrears, or what payments have been made on account thereof.

2. We find that insurances have not been effected in a great number of instances on property mortgaged to the association, while other cases occur where policies have been allowed to lapse for want of renewal, and as the company lends on closer margin than other companies, the insurance becomes a vital portion of the security, and if that is gone, the security is seriously impaired, and in cases of county town loans, it would be almost a total loss, as town lots are very mengre security, and not very saleable.

3. We find also in other cases that the stock stands in the name of the husband, and the mortgage in the name of the wife, and vice versa, and in case default was made it would raise an obstacle to proceedings for recovery.

4. We find also that the applications for loans are imperfectly filled in, and in the majority of cases no solicitor's report accompanies the application, and in several cases no appraiser's report appears on the application, and loans are made without the stock being transferred.

5. We find that according to section 10, article 7 of the bylaws of the association, as to the duties of officers that the secretary-treasurer shall keep a loan and guarantee fund account and an expense fund, and that all payments on account of stock loans, interest and fines shall be credited to the loan and guarantee fund. No such accounts have been kept, and moneys received have been used indiscriminately for any purposes which the officers thought fit instead of being strictly applied to their respective accounts, nor have the proceeds of the loan and guarantee fund been promptly deposited with the trustee as required by the bylaws, and in May last six months' allowance was deducted from dues for expenses in order to cover up a shortage in the loan fund, a proceeding which is illegal and strictly forbidden by the bylaws and is a positive breach of faith with the shareholders.

6. We find also that all the officers have not filed guarantee bonds as required, and we have to report that the chief officer of the Association, the secretary-treasurer, who handles the funds of the stockholders, has not at this date furnished any bond whatsoever, as the stockholders were led to believe at the annual meeting had been done. We submit that this is a matter calling for immediate and summary attention on the part of the directors.

7. We have to call special attention to what we consider the excessive and extravagant expenditure involved in conducting the affairs of the Association. It is altogether disproportionate to the returns, and would not be tolerated in a private business firm for another day.

8. We consider the fees paid to the Loan Committee unreasonable and improvident, and we protest against the practice of applying directors' fees on account of stock dues, a proceeding which is in contravention of the bylaws, and is to be highly deprecated. This does not apply to all the directors, but the majority of them are in arrears with their payments, and we are advised are illegally sitting on the board, their stock having been forfeited for non-payments.

9. We regret to have to complain about the conduct of the officers, but instead of our investigation being facilitated, it has been hindered by refusal to produce books and vouchers and in other ways. And we feel it our duty to say that in our opinion no better results will follow until the management is completely remodelled and a thoroughly competent person appointed to take charge of the books who is a good accountant.

10. We consider the whole aspect of the affair so grave and important that we recommend the appointment of a strong and disinterested committee who will probe the matter to the bottom and report to a special meeting to be called to receive the same.

11. The whole institution is carried on so loosely and in such an unbusinesslike fashion that something should be done, and that immediately. For instance, the individual stock ledgers have not been balanced since the general meeting.

12. We might extend this report greatly, but we submit enough has been shown to call for thorough, immediate and decisive action on the part of the directors to remedy this lamentable state of affairs and put the association on a sound business footing, and then keep faith with the stockholders and the investing public.

J. MACQUILLAN,
W. J. M. TAYLOR.

The Ottawa Shareholders.

OTTAWA, Oct. 20.—Mayor Birkett has gone to Toronto to attend the meeting of the Dominion Loan and Building Association. In the afternoon a meeting of the local branch was held and the following resolution was passed:

Moved by Mr. J. W. McRae, seconded by Mr. Thomas Workman: "That after hearing the explanation of our president in reference to affairs at Toronto that this board fully endorses all that Mayor Birkett has done in our interests and that he be requested to go to Toronto to-night to attend meeting of the general board to be held there with full authority to do and act as he thinks best in our interest." Carried unanimously.

BAIE DES CHALEURS CASE.

Banker Webb Takes the Stand and Tells His Story.

QUEBEC, Oct. 20.—At the sitting of the Baie des Chaleurs Commission this morning Mr. Burroughs made an application to appear before the commission in favor of Edward Garneau, son of Hon. P. Garneau, whose name has been mixed with the Baie des Chaleurs Railway. His Honor Judge Jette objected to such proceedings, for the present at least, as Mr. Garneau is not included in the present case, but later on, if circumstances necessitate such a step, the commission will grant the request.

Hon. P. Garneau was then called to the witness box. He read a letter written by him to Mr. Thom. He was questioned again by Mr. Casgrain as to his hesitation in issuing the letters of credit, and finally Mr. Casgrain asked that certain documents be produced. The witness said he would produce them.

Mr. Fauvel, M.P. for the county of Bonaventure, was next sworn as a witness. He said work on the railway was started in 1887 and continued only in the summer until 1889. The bonds issued to the laborers by the contractors were often offered at 50 per cent. reduction. Witness himself was offered some of these bonds but refused them. He would not have given 10 cents for them. There had been several rows and strikes among the laborers. The old company was the cause of the whole trouble. Last Thursday witness visited the works and he said that all the works are being pushed on most vigorously. The bridge on the Grand Cascapedia is nearly finished, and will shortly be used to carry railway material over. People down in Bonaventure are satisfied and thankful to Mercier for having taken the matter in hand.

Mr. Webb, cashier of the Union Bank, was examined again. He was shown a list of amounts, mostly notes, by Pacaud, which the latter said he had to meet shortly. Pacaud had stated that he was in great want of money. The witness did not remember having seen any names on the list. This was at the Union Bank.

Witness said that he (Pacaud) drew $50,000 for his own personal use and $20,000 of the balance went to Mr. Robidoux and to Mr. Charles Langelier, but witness is not sure whether it was $20,000 or $10,000. Pacaud said he owed some money to Mr. Robidoux and this was to repay him. The first letter of credit he saw was for $175,000. He does not remember if it was signed by Mr. Garneau. Witness informed Pacaud that the bank would not pay the $175,000. The letter of credit was then given to Mr. Pacaud, who returned with it and tried to have it negotiated. Mr. J. C. Langelier went in the bank then and endorsed the letter of credit. Yet Mr. Webb did not care about accepting a letter covering such a large amount and he referred to Mr. Machin, asking him to show witness the orders-in-council referring to the amount authorized by the council. Mr. Pacaud told witness that he was urging Mr. Garneau to issue the letter of credit, and if Mr. Garneau did not do it in a short time he would cable Mr. Mercier, who was in Europe. Mr. Pacaud brought letters of credit to the bank before to be discounted.

The commission objected to this way of putting questions. Mr. Hall, who questioned witness, said that he wanted to prove Pacaud's intimacy with the departments. Pacaud never spoke to witness about the enquiry that was going on at Ottawa, nor did he mention the inquiry that was to take place here. The commission adjourned at 1 o'clock for lunch.

After lunch Mr. Webb resumed his evidence, which contained nothing very startling, it being a straight relation of the business transactions he had had with Messrs. Pacaud and Garneau with regard to the letters of credit.

THE OLD MAN DIED.

A Stalwart Youth Mauled Him for Fun and Broke His Spine.

NEWINGTON, Ont., Oct. 20.—An inquest was held on the body of the late John Robinson, aged 70 years, at the residence of W. J. Robinson, son of the deceased, Williamsburg, last night by Coroner Ault of Aultsville. The circumstances of the case, as brought out by the evidence at the inquest, went to show the deceased, who was living near the village of Avonmore, when he came into the village the boys and some men would tease and torment him. Monday, Oct. 3, the night in question, he got into a scuffle with one James Shaver, who pushed him down in the ditch. Shaver then caught hold of his legs and doubled him up and fell on him. The medical testimony went to show that general paralysis resulted immediately. Robinson died at 2 o'clock Friday morning. The jury brought in a verdict that Robinson's death was caused by having a scuffle with James Shaver. A warrant has been issued by the coroner for Shaver's arrest.

Of interest to house hunters—World's Real Estate Guide. Page 3.

For $6.50 one can buy a solid hardwood sideboard; for $7.50 a solid hardwood, three-leafed pedestal extension table; for $12.50 a solid hardwood bedroom suite; for $2.49 a solid hardwood centre table; for $1.65 a wire cot bed; for the least possible anything that the home may need by going to C. F. Adams Co., 177-179 Yonge-street. "Cash" means money ready. If you haven't all the cash this company will give you credit at cash figures. 136

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A marvel of manipulation in the cigaret manufacture.
The superior of any other brand in the market. Try them and judge of their merits. D. RITCHIE & Co., Montreal.

Heisel's Digestive Gum is a delicious cure for dyspepsia. Druggists, 5c.

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A New Home Treatment has been discovered whereby the worst cases are permanently cured by a few simple applications made fortnightly by the patient at home. Send stamp for circular. J. G. Dixon & Co. 345 West King-street, Toronto.

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OUR BAPTIST BRETHREN.

PREACHING THE GOSPEL IN EVERY LAND.

Seeking the Heathen in His Blindness—A Great Deal of Useful Routine Work Accomplished Yesterday—The Church in Burmah—Rev. John Dempsey Speaks of Special Missionary Training.

The Baptist convention was again opened yesterday morning in the College-street church by a prayer meeting led by Rev. D. Spencer of St. Thomas. Then the 27th annual report of the Superannuated Ministers' Board was presented by Rev. J. Dempsey. The deaths of the leading supporters of the church which had occurred during the year were mentioned in feeling terms. Special mention was made of the demise of Thomas Lailey and William Craig. There were three others on the superannuated list that have during the year gone to join the Church triumphant. They were Mrs. Cooper, Rev. William Hulbert and Elder D. W. Rowland. Altogether $3465 had been paid to these three while they were on the list.

Seven aged ministers and 12 widows had been aided by the fund during the year. All demands had been faithfully and promptly met. In all $2536 had been used in this way. The total receipts had been $3176, leaving a credit balance of $640. At the same time last year there had been a credit balance of $1655, but the board had no reason to doubt the liberality of the churches. After some discussion Mr. D. Sinclair, M.L.A., moved and Rev. E. Harris seconded that the report be adopted. This was carried.

Messrs. Charles Raymond, Guelph; George Edwards, Thurso; George Foster, Brantford, and Rev. W. W. Anderson, Lindsay, will constitute the Superannuated Ministers' Board for the coming year.

In the Foreign Field.

Secretary Rev. John McLaurin then read the Foreign Mission report. It showed that the secretary had visited nearly all the churches of the Peterboro, Lindsay, Whitby, Owen Sound and Norfolk associations and also a large proportion of the Western, Ottawa and Canada Central. One hundred and forty-two churches had been visited and nine association meetings attended. Over 160 addresses had been given; 140 days had been spent in the various countries, 7000 miles traveled by rail and 1000 driven. The secretary had found a livelier interest taken in missions by many of the churches and many more people actively preparing for work in foreign lands.

At least 20 persons in McMaster Hall have this object in view, three being ladies taking medical courses. Five young workers had joined this class the last year. They are A. B. Lorimer, B.A., and wife, Mrs. Livermore, Miss Millward, who will become Mrs. Barrow, and Mrs. La Fiamme. There is a small balance in the treasury. Young missionaries who went out a year ago with hopes of immediate victory had begun to realize that the battle is going to be hard and long. More time should be devoted to the training of intending missionaries. The report appended a lengthy description of various foreign missions. In foreign missions there are 22 churches, 8 pastors, 36 evangelists, 7 Bible women and 30 teachers, 265 have been baptised. Its stage reproduction was realized. Rev. H. G. Fraser, Owen Sound, moved and Rev. Ira Smith of London seconded the adoption of the report, which was carried.

India's Coral Strand.

In the afternoon Rev. A. G. Upham of Montreal, on behalf of those he represents, gave a cordial invitation to the convention to meet there next year. It was decided to confer with the railway officials re rates before accepting.

Rev. John McLaurin, secretary of the Mission Board, addressed the convention regarding his withdrawal from the board. He said that he was content to remain in the position of general secretary of the board so long as he remained according to the unanimous wish of the convention, but about six months ago he became aware that there was a respectable minority who did not want him there. So he resigned. His heart had always been in India, though his health kept him in Canada. He received an invitation by the United States Foreign Mission Board to go to India as a superintendent of the missions of Bangalore. He sent in an official application for the position and it was accepted. "I am no sorehead, as I hope I am no deadhead," he said. He did not seek to go out to India from this board, because he did not believe that it was able to carry on the work. But the American Board was able and "we ought," continued he, "to be cosmopolitan enough in the Christian sense of the word to let them do it. He could not go to the plains of India because his health would not allow it. But Bangalore is among the hills where the temperature is at least 20 degrees lower than on the plains. Bangalore is situated in Mysore, midway between Madras and Bombay.

Revs. W. H. Ware and E. W. Dadson spoke at length regarding the great value of Mr. McLaurin's help in religious work and of his true Christian spirit. His resignation was duly accepted by the convention and all united in bidding him "godspeed" on his departure for Indian mission work.

Foreign Mission Finances.

Mr. John Firstbrook, the foreign mission treasurer, next presented his annual report, which was afterwards accepted. It showed that the total receipts were $24,065 and the total disbursements were $27,008.

The Superannuation Board recommended that Rev. Dr. Crawford of Toronto, who has been for some time in the States and so has failed to keep up his subscription to the superannuation fund, be reinstated upon his payment of back dues. This was agreed upon by the convention.

The following ministers were elected as secretaries for the local associations: Brant, Rev. C. H. Emerson, Onondaga; Canada Central, Rev. J. W. Weeks, Smith's Falls; eastern, Rev. L. S. Hughson, Coaticook; Elgin, Rev. D. Spencer, St. Thomas; Middlesex, Rev. W. M. Walker, London; Midland, Rev. D. G. McDonald, Stratford; Niagara, Rev. Jesse Gibson, St. Catharines; Northern, Rev. M. Currin, Orillia; Norfolk, Rev. D. B. Cohoe, Hagersville; Ottawa, Rev. James Coutts, Kemptville; Peterboro, Rev. D. Reddick, B.A., Port Hope; Toronto, Rev. J. S. Bates, B.A., Toronto; Walkerton, Rev. W. S. Walker, Mount Forest; Western, Rev. G. B. Davis, Windsor; Woodstock, Rev. John Dempsey, Ingersoll; Whitby, Rev. William Freed, Sunderland; Owen Sound, Rev. M. VanSickle, Paisley.

A number of strangers were introduced to the convention. They were: Revs. A. K. Lewis of Broadhead, Wis.; D. Spencer of St. Thomas, formerly of London, Eng.; G. Foster of Nova Scotia and John Clark of Antigonish, N.S.

It was resolved that on the Sabbath before Christmas a collection would be taken up in aid of the Superannuated Ministers' Fund.

The following gentlemen were elected as members of the Foreign Mission Board: Revs. Elmore Harris, E. Hooper, John Firstbrook, James Baird and Prof. Farmer.

Rev. W. H. Ware of Chatham, after trying for some time to make himself understood, spoke regarding the paying of the expenses of the members of the boards. During the discussion which followed it was disclosed that delegates to some of the boards had to pay all expenses, some half and some none. It was decided that in future all traveling expenses of the delegates to the different boards shall be paid from the funds of the church.

With Greetings From Burmah.

At the evening session L. J. Denchfield, a missionary returned from Burmah and an old Hamilton boy, was introduced to the convention. He said that he had been sent out by the old American Baptist Mission Society. He has just returned from the Baptist convention in Maudelay and brought the congratulations of the Burmese brethren, who number as many as the Baptists of Ontario and Quebec.

Rev. John McLaurin introduced the subject of "Mission Finances." He said that money was sacred, and that it was not "filthy lucre" unless it were put to filthy uses. This should be taught by every Sabbath school teacher. Money is service in religious work. There is no more acceptable service than the giving of the consecrated dollar. Teachers and professors should point out to the people the most important channels for the investment of money. Many people do not know the proportion that they should give. The pastor should be an example in this direction too. "The tithe is the Lord's." After you have delivered that you can pay your sin offering and your thank offering and your trespass offering.

Mr. D. McGillicuddy made the suggestion that he believed the decimal currency was given to Canada in order to make it easy to give the tithe.

Rev. James Coutts suggested that the people should be taught regarding giving. Many look upon it as a secular affair and one that ought not to be introduced into a church on the Sabbath.

Rev. Fred. Tapscott thought that the whole system of raising money for missions was radically wrong. Money for missions was not collected frequently and regularly enough. A church that does not give regularly for missions ought to die. Churches ought not to leave collections of money for missions to the women. Rev. J. B. Kennedy thought pastors could not give unless they receive. A pastor cannot give $70 out of a salary of $700 and live in this city. The minimum salary should be $750 and a parsonage.

Mr. Truss, a deacon from Brantford, quoted two passages: "The laborer is worthy of his hire" and "Soldiers, be content with your wages," both of which were very applicable just here and brought forth much applause.

Trained for the Work.

Rev. John Deimpsey, an aged pastor, introduced the subject "Missionary Training." "It is sometimes questioned," he said, "if there is any need of training at all." The children of this world are wiser than the children of light. The East India Company were very careful to choose fit men for their work and gave them a good training. It was scarcely possible that a man who does not plainly understand the Gospel could make it plain to the heathen. A missionary must know the material upon which he has to work. A man going to India must be able to meet the superstition and the arguments of men proud of their culture.

Rev. John McLaurin gave the closing speech of the discussion. He said that the training must be done in childhood by the parents and Sabbath school. Moses, and Samuel and Paul were especially trained for the work they were to do, and missionaries needed all the training they could get. He did not believe in establishing a Telugu school here and it would be equally foolish to try to establish a theological school in India.

Prof. J. H. Farmer, B.A., spoke for some time on the subject of Missionary Enthusiasm, and with that the meeting adjourned. The chief question to-day will be the Sabbath school. Dr. Fulton will also be heard concerning his work among the French at Grande Ligne.

FUTURE DRAMATIC EVENTS.

"Barnes of New York."

"Mr. Barnes of New York" will open at the Grand Opera House to-morrow night. Among the many writers of books and plays who have added so prolifically of late to the literature of the present day Mr. Archibald Clavering Gunter stands among the leaders. "Mr. Barnes of New York" quickly outstripped all competitors for public approval, and few novels with an American imprint have been published which retained the dramatic qualities of Mr. Gunter's first novel. Its stage reproduction was really surmised and Mr. Gunter in his adaptation of the story has given to the theatre gone a comedy quite as pleasing as its prototype to the readers of current literature. "Mr. Barnes of New York" is even more Americanized in the play, which is a pleasant feature. Elaborate scenery will be furnished, and costumes offering many happy contrasts will be worn. It promises to be an already crisp and exhilarating comedy-drama. The company presenting the play will be practically the same as that which characterized former productions.

The Peerless Corinne.

The Press of Boston has the following to say of Corinne, who will be at Jacobs & Sparrow's Toronto Opera House the week of Nov. 2: The patrons of the Hollis-street Theatre enjoyed a rare treat last evening, which they will not soon forget. The attraction was the peerless little Corinne, supported by the famous Kimball Opera Comique and Burlesque Company in "Carmen," a spectacular comic opera burlesque in three acts. There was not even standing room in any part of the large building. Hundreds were turned away, and judging from the enthusiastic applause, frequent laughter and delighted-looking faces, Corinne and her sprightly company made unbounded satisfaction. The scenery and costumes are of a most gorgeous and dazzling character, the effect of which is increased by the vivacious, neat and inimitable dancing of Corinne, who, after all, is the soul of the whole play. Her pretty representations of Spanish dances showed that she aimed at art without touching on the vulgar, and her sprightly ditties always enlivened every scene in which she took part. The clever young artiste promises even greater things than she has yet attained, and all who have been interested in her bright past will watch with the liveliest expectations for her future successes.

At the Auditorium.

An was filled last night to hear the popular concert in the Auditorium given by the manager. Sara Lord Bailey of Boston is a finished elocutionist, and her rendering of "Life For a Life" perhaps has never been equalled in Toronto. This lady possesses a voice of wonderful flexibility and has become a favorite with Toronto audiences. She will recite to-night by request, among other selections, "Ruggles' Dinner Party." Master Albert Stettenbenz was in fine trim, while Miss Milley Stafford, late of Pearl of Pekin Opera Co., made a decided hit. Her singing of come Back to Erin, Katy's Letter by Lady Dufferin, and Jeannette and Jeannot, met with genuine applause. Prof Bohner displayed great taste and skill in his play ing, and altogether the concert was a great success. The concert will be repeated to-night with an entirely new program.

Mercedes-Foote Concerts.

The Mercedes Sisters, two Spanish children, aged 8 and 11, according to American press notices, are some thing remarkable even in these days of phenomena. The New York World, in its report of a recent concert where these children appeared, speaks of them as follows: "Mercedes and Marita are most remarkable children. Scarcely in their teens, these little ones display an artistic understanding and are so thoroughly well trained and naturally musical that they compel classification and recognition as musicians displaying exquisite breadth of melodic and poetic expression and suavity of technique." Mr. F. Barrington Foote, the renowned English baritone of Covent Garden, Royal Albert Hall, Christine Nilsson farewell and Adelina Patti concert fame, will be remembered in Toronto from his remarkably fine singing when here with Albani. These two attractions have arranged, as a combination, to give a series of three concerts in Toronto, beginning next Monday. Tickets will be on sale at the Auditorium book store, 36 Queen-street west, on Thursday.

Come and see Bellamy to-day. Train leaves Union Station at 12.45. Fare 15 cents.

"Derby" Cigarets.
For five cents you can buy the "Derby" which (with the exception of the Athlete) is the equal of any other brand in the market sold for double the price. D. RITCHIE & Co., Montreal.
Oldest Cut Tobacco and largest Cigaret manufacturers in Canada.

Read the Real Estate Guide. 3rd page.

EAST WELLINGTON ELECTION.

The Writs are Issued and the Poll Takes Place on Nov. 10.

FERGUS, Oct. 20.—John Anderson, registrar, Arthur, and returning officer for East Wellington, has received the writ for holding the election for the Legislative Assembly to fill the vacancy caused by the resignation of Col. Clarke. The nomination takes place at Fergus on Thursday, Nov. 3, and the election is to be held Nov. 10. The Reformers meet here on Friday, Oct. 23, to select a candidate. Rumor has it there will be no scarcity of candidates for the position, as several names are spoken of who are anxious and willing to serve their Queen and country. The Conservatives have not yet named their man.

The excursion train for Bellamy leaves the Union Station at 12.45 to-day. Fare for the round trip 15 cents.

It Is War to the Death.

DUBLIN, Oct. 20.—At a meeting of the National League to-day John Redmond, M.P. for North Wexford, presiding, the members present repudiated the suggested reconciliation with the McCarthyites. Michael Davitt has been selected as the anti-Parnellite candidate for the seat in Parliament for North Kilkenny left vacant by the death of Sir John Pope Hennessy. If Davitt refuses to stand a local candidate will be chosen.

The excursion train for Bellamy leaves the Union Station at 12.45 to-day. Fare for the round trip 15 cents.

MR. CHAPLEAU'S HEART FAILS

THE SECRETARY OF STATE IS SUDDENLY TAKEN ILL AT OTTAWA.

Sir John Thompson Has Started Proceedings Against the Rascals—Seneca Jailed and the Avengers on the Path of Murphy and the Connolleys—Sir Hector Ineligible for Spencerwood.

OTTAWA, Oct. 20.—Hon. J. A. Chapleau, Secretary of State, is seriously ill at his residence. He was stricken with heart failure in the State Department to-day. His condition is giving alarm. Dr. Church is in attendance. Mr. Chapleau will be unable for several days at least to return to his official duties. When the attack first came on he lost consciousness for ten minutes.

SENECAL JAILED.

The Hungry Printer Caged and the Connollys and Murphy Sought For.

OTTAWA, Oct. 20.—The news of Andre Senecal's arrest in Montreal created some excitement here last night. Sir John Thompson on being informed of Senecal's arrest said he could give no particulars of the indictment against Senecal. The Government had instructed Mr. Hamilton of Montreal to effect Mr. Senecal's arrest on a charge in connection with his acceptance of commissions as Superintendent of the Printing Bureau. From what Sir John said it is inferred that actions both civil and criminal have been taken against Senecal. Mr. W. D. Hoag, Q.C., general counsel for the Government, has been sent to Quebec to cause the arrest there of O. E. Murphy and the Connollys on a charge of conspiring to defraud the public revenue.

THERE IS NOTHING IN IT.

Sir Hector Langevin Cannot Be Appointed to Spencerwood.

OTTAWA, Oct. 20.—The big talk here is the story now set going that it is settled that Sir Hector is to be the next Lieut.-Governor of Quebec, succeeding Hon. Mr. Angers, who comes into the Cabinet. There is very good reason to state that if anything of the kind has been arranged it must have been between Sir Hector and Hon. Mr. Angers themselves and that none of the ministers are at present committed to any such solution, whatever may be the case later on.

A suggestion was once talked over that Sir Hector be made Lieutenant-Governor of Quebec in case of his resignation. It was immediately pointed out to the Premier that if such an appointment were decided on it might have disastrous consequences in Dominion politics. It is not by any means sure yet that contractors have no further revelations to make. It would be a pretty reflection in the event of such revelations and their even remotely touching the late Minister of Public Works if that gentleman were, actually in office, the representative of the Governor-General and the ultimate constitutional authority in the political complications that might ensue. The same series of events that bar Sir Hector out of the Dominion Cabinet are consequently held to bar him out of Spencerwood.

The Award Handed in.

OTTAWA, Oct. 20.—It is understood that the arbitrators between the Government and the firm of Barber Bros., who made a claim for a breach of contract regarding paper which they were to supply to the Government, have rendered an award of $38,000 in Barber Bros.' favor. This was one of the arbitrations interrupted by the Parliamentary session. Another was the arbitration on the claim of McLean, Roger & Co. which is now being resumed.

Sir George Baden Powell and Dr. Dawson, the British Behring Sea commissioners, are expected home to-morrow morning. They are coming in a private car.

Madison-square Bicycle Race.

NEW YORK, Oct. 20.—There was no material change in the relative positions of the bicyclists at Madison-square Garden during the afternoon. Martin maintained his advantage. He finished his 500 miles at 4.30 p.m. amid great cheering. He was then 32 miles ahead of Ashinger.

Shortly after 8 o'clock this evening a five-mile race match was rode by O'Flanagan and Lumsden. The latter was defeated by one second. O'Flanagan made the distance in the fast time of 16 minutes and 42 seconds. Eddie McDowell then rode a beat the one-mile record, which was 3 minutes and 5 seconds. He succeeded and lowered the record to 2 mins. 57 secs. Five thousand people were present at the time. The score at 9 p.m. stood: Martin 556, Allies Ashinger 523, Shock 504, Lamb 500, Edlen 484, Robb 484, Albert 424, Boyet 442, Stage 378, Lumsden 261, Wood 281, O'Flanagan 157.

It costs you but 15 cents to-day to see the most beautiful part of Canada. Bellamy train leaves at 12.45.

The Baby Or the Kittten.
A lady, while walking along King-street east yesterday afternoon, saw a box on the sidewalk and heard cries emerging from it. She took it into Forbes' boot and shoe store. Mr. Forbes rushed out for a policeman. The policeman carried the box carefully over to Police Headquarters. There it was opened with very great care. They didn't find an abandoned baby, however, but a good healthy kitten.

After His Share of the Fees.
It was stated last night that a city lawyer who had performed the official work of a prominent County Crown Attorney during his absence is about to sue the latter or remuneration therefor.

We have a series of brilliant bargains in heating stoves, half price. Wheeler & Bain, 179 King-street East. 135

"Old Chum" Plug Cut Smoking.
Needs no recommendation. It speaks for itself. A high grade tobacco at a reasonable price. D. RITCHIE & Co., Montreal.
The oldest Cut Tobacco and largest Cigaret manufacturers in Canada.

The World's Real Estate Guide contains a larger assortment of houses and stores for sale and to let than any paper in town. Read it, Page 3.

Try Heisel's Digestive Gum; one grain pepsin in each stick. Druggists, 5c.

Local Jottings.

The gas rebate checks are being sent out.

George Nolan and George Robinson, two small boys having no home, were arrested yesterday on a charge of vagrancy.

Ben Hur: Mrs Bendelari, the secretary, requests that those to whom notices have been sent will reply at once.

The stock of crockery and glassware of Joseph Taylor, insolvent, will be sold by auction by A O Andrews on the premises, 115 Queen east, Friday. See advt.

Every householder should have the Fragrant Disinfectant Apparatus. Hundreds in use: a free trial given. Office 100 Queen-street west, Toronto.

The case of Wright v. Cortland was up for trial before Judge Rose yesterday afternoon. When the court adjourned at 6 o'clock the case was not concluded. Wright has entered suit to recover $1700, which he maintains Cortland agreed to pay him on a dissolution of partnership.

The case in which Frederick Strange is accused by Dorothy C. Langstone with taking improper liberties with her was before the magistrate yesterday. Mr. Strange wants a thorough investigation and elected to be tried by a jury. It was sent to the sessions.

Charles Buckner, a milk dealer residing at 101 Booth-avenue, brought an action against the city yesterday in the Division Court to recover $60 damages, caused by the overflowing of a sewer in front of his property. The case was reserved to examine "points of law."

Read it—World's Real Estate Guide. Page 3.

The Best Policy.
The results of matured endowment policies in the Ontario Mutual Life have never been exceeded by any other company. Rates are lowest and conditions most favorable. Office 32 Church-street.

The Bellamy Lake Front is the choicest residential and most fertile spot in Canada.

READ THIS.

Throwing Away Money in Elaborate Advertising.

The World claims that it is a waste of money to spend 25 cents per day in advertising a house for rent when the small sum of 50 cents per week will answer every purpose.

What is the use, we want to know, of making an advertisement of a house for rent five or ten lines long? Do you think those in search of a house are governed in their choice by the amount of money spent in an advertisement? We think not. Nearly everyone knows in what part of the city they wish to locate, and by a glance at that division in The World's Real Estate Guide they can see what is on the market, the size, the most important particulars, the rent and where to apply. Anything more is unnecessary and superfluous. It is well to remember the old adage, "A dollar saved is a dollar earned."

It is the opinion of nearly everyone that The World has taken a step in the right direction in thus reducing the expense of advertising improved property, and that it is appreciated will readily be seen by running your eye over the Guide, where you will find the names of all the prominent real estate firms in the city, practical men who are wide awake as to their interests and with the ability to tell a good thing when they see it.

We will also say to the public that they will find every house advertised in The World's Real Estate Guide to be bona fide and as represented, there being no fictitious houses given for the purpose of increasing the list, thereby causing its growth to appear more rapid than it really is; and to advertisers we will say there are no houses taken free, all being paid for at the same rate. No one's neighbor gets a lower rate than himself.

THE HOPKINS-McGHIE FIGHT.

The Former Ticket Will Lead the Young Conservatives This Year.

The election of officers of the Young Men's Liberal Conservative Association resulted in a complete "walk-over" for the "Hopkins ticket."

During Monday night excitement ran high while the polls remained open; and after they closed the candidates and their friends, in goodly numbers, awaited the results.

Exactly at 4 a.m. on Tuesday, the following returns were announced:

For President—J C Hopkins 384, J H McGhie 221.
For vice-presidents, 3—W H Scott 327, E Floody 317, G F Lewis 253, G W Bruce 219, W Stanley 191, W J Newell 185.
For corresponding secretary—J M Crowley 314, W H Harlton 261.
For financial secretary—J M Godfrey 323, H McLean 176.
For recording secretary—C F Prescott 275, A E Crate 262.
For treasurer—A A Dewdney 278, J E Fraser 206.
For committee, 5—J Grandfield 320, A Elliot 300, E M Lake 283, W L Smith 268, W Morton 262, W Churchill 213, T Maguire 189, J A Oliver 189, H P Godard 174, A W Wister 174.

The Poetry of It.

Voted Hopkins or McGhie?
What's the difference? Let me see—
Both a love for Grits display.
Both of them are here to stay.

The greatest diff's the same.

Voted Hopkins or McGhie?
Marked your ballot, conscience free?
If you've won, no doubt you're gay,
But if not, just yell "Hurrah,"
It's pretty much the same,
—JAY KOBB.

More Elections.

The St. Alphonsus Young Men's Catholic Association purposes holding its annual election on Oct. 27. There are two full tickets running, the "Cottam" and the "McBrady."

THE ALEXANDRA SCHOOL.

The Girls Will Have Two Fine Cottages.

The Industrial School Association Board held a largely attended meeting in its room, 32 Church-street, yesterday afternoon.

After the passage of a number of accounts, the contract for the erection of the Alexandra School for Girls at East Toronto were submitted. Although the amounts fixed by the lowest tenderers were considerably in advance of the expectations of the board it was, after a slight discussion, decided to accept them. They are as follows: Carpentering, H Martin $2200; brickwork, Davadge & Lumb $3325; plastering, Holden & Sons $770; plumbing, John Sim $1195; painting, Charles Davis $800; galvanized ironworks, Tucker & Dillon $540; slating, Hudson $835; heating and ventilating, Sinead, Dowd & Co. $850. Mr Henry Simpson submitted plans for two semi-detached brick cottages, for the erection of which the above tenders were asked. These buildings will be fitted up with all the latest improvements and when finished cannot fail to make pleasant and commodious homes for their occupants.

The Building Committee will meet on Friday next at 5 o'clock and work on the new school will commence as soon as possible after that date.

Those present were. Mrs Aikens, Mrs Harvey, Mrs Devlin, Miss Wilkes, W H Howland, Beverley Jones, Fred J Stewart, W C Wilkinson, Frank Somers, W J Hendry and Supt McKinnon.

TORONTO, Oct. 16, 1891.
W. J. McMurtry, Esq., manager Mutual Reserve Fund Life Association, Toronto, Ont.:
DEAR SIR,—I beg to acknowledge with thanks the receipt of a check for $10,000, in full payment of policy No. 27,088, on the life of my late husband, Ignatius Kormann.
The promptitude with which you complied with the courteous manner in which I have been treated by the officers of the association in this matter, and I feel that I cannot too highly commend their action in facilitating in every way in their power an early settlement of my claim.
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