Remember the Men and Make Their Christmas Pleasant

HERE are a few of the items of Dineen's stock which may be accepted as excellent Christmas gifts for the "man:"

Gentlemen's Detachable Persian Lamb Collars, large, medium and small curl, bright glossy skins, best quality satin linings, ... $12, $13.50 and $15

Persian Lamb Gauntlets, made from choice skins, fur lined, best quality calf palms, sizes 6 1-2 to 8 1-2.....$12, $13.50, $15, $16.50 and $18

Curly, Detachable Astrachan Collars, farmer satin lining $6; wedged shaped caps to match $4

Military and Wedge Shaped Persian Lamb Caps, best satin lining, finished with sweat bands, sizes 6 5-8 to 7 5-8.....$8, $9, $10 and $12

Detachable Neutria Beaver Collars, farmer satin lining $5; wedge shape caps to match $5

Fine Canadian and Labrador Detachable Otter Collars, made from very choice skins, $30 and $35; wedged shaped caps to match, ... $20, $25, $30 and $35

Canadian Coon Skin, detachable Collars, farmer satin lining..... $5

Detachable, Russian Muskrat Collars, satin lining $7

Otter Tail Wedge Shaped Cap $14

Fine Alaska Seal Skin, wedge shaped caps $20

Seal Drivers ..... $22.50 and $25

German Wedge Shaped Mink Caps $5

DINEEN'S

Corner Yonge and Temperance Streets.

SHOULD SEND IN PASS BOOKS AND 10C. TOWARD EXPENSES

Shareholders' Committee Issue a Statement—Will Assist Work of Liquidators.

There is harmony between the liquidator and government investigator of the York Loan affairs, such as befits the yuletide season.

"It will be a public enquiry and we shall welcome The World there," remarked W. H. Cross, the investigator appointed by the government, when he was spoken to last night.

"My report will be made direct to the government," he said, when he was asked what course would be taken in the event of criminal proceedings against anybody being necessary.

The examination will be conducted under oath.

C. A. Masten of Mastin, Starr & Spence, will look after the legal end of it for Mr. Cross.

Neil McLean, the official referee in the York Loan matter under the winding-up order, has made an order that receipt of payments due by shareholders of the York Loan is postponed until further direction of the court.

In a statement issued yesterday to Toronto shareholders by the committee they appointed at their meeting on Dec. 9 they say in part:

"The National Trust Company (the liquidators appointed by the court), in order to learn precisely the amounts due to shareholders, desire to examine all pass books, and this committee, in order to aid this and be of such further assistance as it can to its fellow shareholders, is prepared to advise on all claims (particularly those of any special nature), and will have a legal representative appear on behalf of all when the matter comes up on Jan. 22, and at other times for consideration.

"For this purpose the shareholders are asked to send their pass books for their class "B" stock, and particulars of their class "C" and other stock to S. J. White, the secretary, room 19, 33 West Richmond-street, Toronto, and also the sum of ten cents or upwards for each share held, to defray the expenses the committee has been and will be put to for printing, advertising, postage and fees, etc. The earlier this is done, the greater the service that can be rendered.

"It might be added in connection with the expenses that the receipts so far have been, with the exception of a trifling amount sent in by post, only the collection taken up at the meeting on the 9th."

W. T. White, manager of the National Trust Co., has been requested by the attorney-general to consider the view of the shareholders' committee. He will.

"THE QUALITY STORE"

Give Practical Presents

Our store represents a truly holiday appearance.

We pride ourselves on the beauty of our holiday merchandise which can be seen now to the best advantage.

Buying to-day instead of to-morrow means better choice and closer attention on the part of salesmen.

The Haberdashery department is just bristling with holiday brightness—neckwear, mufflers, canes, umbrellas and a hundred other things to interest you.

A fancy vest makes an ideal holiday gift. Our display this season is greater than ever—house coats and bath robes in new designs.

Score's

Tailors and Haberdashers, 77 King St. West.

FIRST WARD CONSERVATIVES.

Smoke and Listen to Some Campaign Arguments.

Between the songs at the No. 1 Ward smoking concert at Dingman's Hall last night several well-known men chatted over municipal matters to the large and enthusiastic gathering.

Controller Shaw, who met with a good reception, stated what had been done by the city in this district, the schemes accomplished, including the erection of the Kew Beach fire station and the construction of the new school on Broadview-avenue. He also referred to the fact that the city was constructing the long-talked-of sewerage scheme to meet the drainage system. Having spoken of the promised high school, the controller claimed that the city had not neglected the interests of the city, but had endeavored to meet the wishes of the people of the district.

Ald. Coatsworth, who also was received with cordial greetings, gave a brief address, in which, dealing with the proposed reduction of licenses, he declared they must abide by the decision of the people. He was in favor of the carrying thru of the railway extensions by the city if the company would not build them. With the increased assessment we ought to be able to reduce the taxes of the workingmen.

A. E. Kemp, M.P., spoke in terms of hearty support of Ald. Coatsworth, the worthy member of a family of repute, and described him as one who was well versed in municipal questions.

James Wilson urged that the Street Railway Company should be compelled to make good their agreement with the city.

Ald. Church said that the local associations would do better to discuss municipal questions more frequently and to hold candidates for municipal office to their records. The new assessment act he described as an outrage; it taxed comparative poverty and exempted wealth. Candidates for the city hall should stand solely on their records.

New York Grain and Produce.

New York, Dec. 21.—Flour—Receipts, 28,400; quiet. Buckwheat flour, quiet. Buckwheat, 713 barrels; exports, 3610 barrels; sales, 2300 barrels; dull and steady. Rye flour, dull. Cornmeal, steady. Rye, nominal. Barley, dull.

Wheat—Receipts, 137,000 bushels; exports, 85,964 bushels; sales, 2,500,000 bushels. Spot, easy; No. 2 red, 95½c, elevator; No. 2 red, 94½c, f.o.b., afloat; No. 1 Northern Duluth, 96¾c, f.o.b., afloat; No. 1 hard Manitoba. Options, lower; wheat, prices during the forenoon, based on weak cables, outside selling and the bearish government report, were followed by sharp afternoon rallies. These resulted from a bullish crop estimate from Minneapolis and predictions for small Argentine shipments to-morrow, the close being ¼c lower to ¼c higher. May, 91 11-16c to 92 3-16c, closed 92½c; July, 87¼c to 88¼c, closed 88¼c; Dec., 94¾c to 95¼c, closed 95½c.

Corn—Receipts, 172,000 bushels; exports, 45,030 bushels; sales, 24,000 bushels; spot steady; No. 2, 58c, old, elevator, and 50¼c, f.o.b., afloat; No. 2 yellow, 51½c; No. 2 white, 51½c. Option market was without transactions, closing partly ¼c net higher; Jan., closed 53¾c; May, closed 50¼c; July, closed, 50¾c; Dec., closed 50¾c.

Oats—Receipts, 120,000 bushels; spot, steady; mixed oats, 26 to 32 pounds, 37c to 37½c; natural white, 30 to 32 pounds, 37½c to 38c; clipped white, 36 to 40 pounds, 40c to 42c. Rosin, quiet; strained, common to good, 35c to 35c. Molasses, firm. Coffee, spot Rio, quiet, mild, steady.

YORK COUNTY AND SUBURBS

HAD HIS FUN; CONFESSED

Boy Who Turned in False Alarm of Fire Gives Himself Up to Police.

Toronto Junction, Dec. 21.—Canada Lodge No. 6968, Manchester Unity, Independent Order of Foresters, met tonight in Thompson Hall and elected the following officers: G.R. Cummings, grand master; Davidson, noble grand; T. Smythe, vice-noble grand; W. G. Veal, recording secretary; J. Blain, treasurer; D. Creig, secretary; Dr. Macnamara, J. E. Weatherill, G. T. Wilkinson, auditors; G. Frost, J. Hounsell; J. E. Weatherill, trustees; W. Moon, inner guard; J. Blain, G. R. Cummings, H. Veal, and R. J. Goss, delegates to district meeting. The lodge has had a very successful year, having added fifty members. The lodge has now a total membership of 130.

The annual Sunday School entertainment of St. John's Church will be held in the church on Wednesday evening next. The feature will be an illustrated address by Canon Dixon, entitled "Bells Across the Snow." The infant class will hold their entertainment on the Thursday evening following.

A pole for the transmitting of messages by the De Forest Wireless Telegraph Company has been erected on the Rountree estate on the Weston-road.

The firemen were called out to-night at 7 o'clock to put out a blaze at the electric light station near the Weston-road. An electric wire set fire to the roof. The blaze was extinguished without much loss.

A false alarm of fire was sent in from the box at the corner of Pacific-avenue and Humberside-avenue this afternoon. When the firemen reached there a large crowd of boys were around the box. An attempt was made to find out who sent in the alarm, but the effort failed. An hour afterward a boy named McLean gave himself up at the police station, saying he had sent in the alarm, but did not know what he was doing.

The nominations in the morning are from 10 to 11 o'clock. This is one hour earlier than on former occasions.

The Dovercourt Mission will hold their Christmas cantata to-morrow night.

EMPIRE HOTEL,

336 Yonge-street, most modern and up-to-date hotel in Toronto. Rates $1.50 and $2 per day. T. Newton, proprietor. Phone Main 2255.

Shop to-day if you can—our stock of slippers is complete. Even the boys and girls are buying slippers for father or mother this Christmas, at Chisholm, the shoeman's, Dundas-street, of course.

York Township.

It is understood that if on nomination day a certain ratepayer should be named as a candidate for York Township Council, a supposed scandal in connection with the point to point races held at McKay's farm last October will be ventilated, which will doubtless add flavor to the proceedings.

TOOK FIGURES FOR TRUTH.

Continued From Page 1.

three, Security Mutual Life five and the Provident Savings Life Association once.

He had never taken any steps to verify estimates of returns given out by companies, nor had he ever made any comparisons of the various companies in this respect.

Asked as to the agency commissions and if they had ever been considered by the department, he replied that the department did not undertake to manage the companies. Asked if he ever considered any apparent extravagance in companies he gave the same answer. Asked if he would do anything to correct extravagances in the conduct of an insurance company if he found them, he said the only thing that could be done was to have the department appoint the officers of the companies.

He said: "No amount of examination will make men honest. You take the Equitable for instance; unless we had had help from the inside we never would have found anything. We had gone thru and examined their books and found no irregularities."

Only Looks for Solvency.

Taking up the examinations of companies in detail, Mr. Hughes called attention to the three examinations of the Mutual Life. In 1902 and 1903 this company paid to the department about $30,000 for examinations. These examinations were very thoro, Mr. Hendricks said, but he did not learn of the salaries of the officers of this company nor of any extravagances. He never learned of the agency contracts with C. H. Raymond and Company, nor the expenditures of the supply department. He never heard of a C. Fields. When the report came in he looked it over, but never saw that the expenditures for stationery were larger than any other company. He looked only for the solvency of the company.

Never Knew Hamilton.

Mr. Hendricks did not know Andrew Hamilton, but had heard he represented an insurance company. He never heard of the large amounts of money paid to Hamilton by the New York Life.

Mr. Hughes showed the witness a detailed statement of legal expenses of the New York Life, which had been furnished to Prussia, and had not been given to the state insurance department. This statement showed that in 1898 the New York Life had paid out sums aggregating $197,725 for legal expenses, and gave the names of the recipients of the money.

"Suppose you had had a statement like that put into your hands, would you have done something, would you not have made it a subject of effectual comment, at least?"

Hendricks vouchsafed no reply.

Mr. Hendricks said he never attempts to examine all the reports submitted to his department. The statistician examines all of them, however, and the official is supposed to refer to the superintendent any matters which appear to him to be questionable.

Mr. Hendricks said he never heard of the loans at the end of last year from the Equitable, which Kuhn, Loeb and Company took in the name of clerks until he read it in the newspapers.

Law is Defective.

When the attitude of the department toward assessment companies was taken up with Mr. Hendricks, he said there was no test of solvency or insolvency of an assessment company under the law. He said that under a law passed last winter an assessment company whose expenses exceed 35 per cent. of its income can be prevented by the department from doing business. Witness thought this was of some importance. Mr. Hughes said the Empire Life's income last year was $1000 less than its disbursements, and it has unpaid and uncontested liabilities of $45,000. This case was not affected by that law, Mr. Hendricks said. He did not know of any authority by which the superintendent of insurance could deal with a case of that kind.

Mr. Hendricks was not sure whether an insurance company was permitted to take over the business of another company without consulting the department.

"Take for instance the taking over of the Northwestern Life by the Mutual Reserve," said Mr. Hughes, "was the department made acquainted with that?"

"I am not sure," replied the witness.

Metropolitan Escaped.

The Metropolitan Life has not been examined since 1900, and witness said it was because the department "had not had time to get round to it."

Asked how many companies he could examine in one year with his present staff, Superintendent Hendricks said it depended upon the companies. Since he has been in office there have been examined 271 companies. About 60 per cent of these were full examinations.

Witness said he did not take up the loan to the Depew Improvement Company in his report on the Equitable last spring because he thought it ancient history. In 1902 he had had an appraisal made of the property that was security for the loan and he directed that the loan be called. In this report he did not refer to the Union Pacific stocks. He said:

"They were authorized under the law to invest in stocks, and when I examined them they had quite a profit."

Rebate Evils.

A number of syndicate operations of the Equitable that hev come out before the committe were not mentioned in the report and Mr. Hendricks said these were probably not found during examination. Mr. Hendricks said the department had not been able to do much to stop the evil of rebating. It has conducted no inquiry to learn how extensive rebating is carried on.

"There is everything to gain and nothing to lose by having the untmost publicity in connection with a company like an insurance company?" queried Mr. Hughes.

"I think that is right. There ought to be some publicity," the witness answered.

Mr. Hendricks was asked if he had examined Thomas D. Jordan, comptroller of the Equitable when he was investigating that company last spring. He said he had not, and when asked why said "We called him, but we did not get him."

Isaac Vanderpoel, chief examiner of the department, followed Mr. Hendricks.

Relied on Vouchers.

Mr. Vanderpool has been in the department since 1870, and has been its chief examiner since 1895. He was asked about the examination of the Mutual Life in 1903. There were twelve men employed on this examination, which extended over a period of nine months. Mr. Vanderpool said he verified the income of the company and found it as they reported. He also looked over about 20 percent of the vouchers at random and compared them with the cash book. He made no effort to learn the amount of salaries paid the officers of the company. All the information procured by his examination came from the company's books. He did not enquire into the commissions paid to R. H. McCurdy. There was no separate account kept for him, but one general commission account. Mr. Vanderpoel said that all his examination amounted to was a comparison of the company's sworn report with the books. It occurred to him that the Mutual Life was spending a great deal of more for advertising, printing and stationery than any other company. The only steps he took to verify the expenditure of the supply department was his examination of vouchers. It has been the custom to do this and not go back of the vouchers ever since witness has been in the department.

Didn't Suspect.

The vouchers for $25,000 drawn by the chairman of the expenditure committee did not arouse his suspicions. Hundreds of thousands of dollars could be spent in that way without any question being raised. Witness said he took the attitude that these expenses were authorized by the proper persons and that completed his examination of the disbursements.

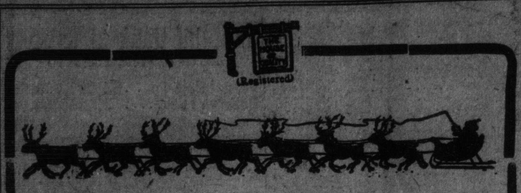
Witness knew of the system of year the loans to Kuhn, Loeb and Company. He said he first discovered it five years ago in fire companies. He saw the loans to Kuhn, Leob and company clerks, during the examination of the Equitable, but made no examination of any of the officers to ascertain if they were bona fide loans.

An Insurgent Rumor.

St. Petersburg, Dec. 21.—A rumor is in circulation here that the insurgents in Courland have seized Windau, Friedrich, Staat, Pratzenburg, Holdingen and other places, and that a popular tribunal at Kopenhousak has executed several officials.

Murad Cigarettes

Murad "plain tips" Turkish Cigarets are the latest and best achievement of Allan Ramsay, for 16 years government expert of Turkey. During that period Mr. Ramsay's cigarets—his alone—were the accepted brands of the dignitaries of the Turkish court—15c per package.



Some Easy Prices That Will Make the Choosing Easier---On the Easiest of Garments

Half Off Prices for the Handsomest of Our Dressing Gowns--Smoking Jackets and House Coats To-Day

Smoking Jackets and House Gowns

In Llamas—Camels' Hair Cloths—Cheviots and other appropriate weaves—plaid linings in harmonious contrasts—Silk Corded and Beading—

Regular 18.00 to 23.00 Dressing Gowns—for..... 15.00

Regular 35.00 and 37.50 Dressing Gowns—for..... 25.00

Regular 15.00 to 18.00 Smoking Jackets and House Coats—for.. 10.00

Very nice line of Smoking Jackets..... 6.00 up

And Dressing Gowns..... 10.00 up

Carry These Hints With You When You Come a-Buying for the Gentlemen

Hat Boxes of English sole leather—5.00 to 15.00

Silk and Opera Hats—5.00—6.00 and 8.00

Gentlemen's Umbrellas—nice for presentation—2.50 to 10.00

Ladies' Umbrellas — special gift lines—2.50 to 8.00

Handkerchiefs—

Imported Solid Silks—special Christmas novelties—1.00

Pure Irish Linen — Initialed and Hand Embroidered Handkerchiefs—35c or 3 for 1.00

Fine French Silk and Linen Handkerchiefs—50c to 1.00

Novelties in Peau de Crepe Handkerchiefs—1.50

Fur-lined Gloves—

Fine Imported Squirrel-lined Mocha Gloves—3.75

Genuine Reindeer Gloves—Squirrel-lined—a "handsome" gift—5.00

Seamless Wool-lined—in Mocha and Cape Leather Gloves—1.50—2.00 and 2.50

Persian Lamb Wedge Caps—6.00—8.00—10.00 and 12.00

Persian Lamb Gauntlets—special quality—12.00

Mufflers—Fancy Brocades and Irish Poplins—1.00 to 3.50

Neckwear—

Our lines are the most exclusive and a great variety—at 50c

Rich Shot Crepe Effects—with "diamond" spot—4-in-hands and Ascots—at 1.00

Black or White Ascots and 4-in-hands—basket weaves and solid silks—pretty novelties—1.00

SPECIAL

Boudoir Slippers—

50 Pairs more of those Dainty Turkish Boudoir Slippers—all sizes up to 5's—75c value—for..... .50

Indian Baskets—

Who wouldn't appreciate a Little Sweet Scented Indian Basket—we are making a clearing of a couple of hundred at Half the Marked Prices.

Store Open This Evening

Fairweathers

84-86 Yonge St.

THE ROBERT SIMPSON COMPANY, LIMITED

H. H. FUDGER, Pres., J. WOOD, Mgr. Friday, Dec. 22

Store Open Till 10 o'Clock To-Night and Christmas Eve.

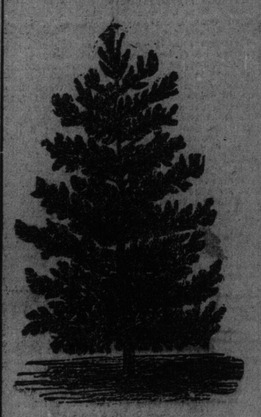
Christmas Eve At Simpson's

Store Open From 8 a.m. to 10 p.m.

TO-MORROW comes the finale in the great Christmas shopping campaign of 1905, the greatest in the history of this store, the greatest in the history of all Canada.

We want all those who possibly can to come to the store at 8 o'clock in the morning and get their shopping done before the full force of the Christmas Eve rush descends upon us and overwhelms all possibility of giving each customer the full and individual attention as we would like. You have been very good natured about it we know, and we thank you for it, but it is for your own comfort that we speak shop early—8 a.m. sharp—is best. No store is large enough to accommodate our customers in perfect comfort in the afternoon and evening of Christmas Eve. Next year, perhaps, we'll have a larger store, but our advice will be still the same—shop early.

Christmas Decorations



Fancy Holly Branches Fine Holly, deep green leaves with bright red berries, supplied in large or small lots.

Holly Wreaths In making up our Holly Wreaths, we use only best grade of Holly—glossy, green and well berried and strongly wound.

Christmas Trees Our trees are selected for form, quality and appearance. Order early!

Fancy Club Moss Wreathing ready for immediate use, and can be cut to any length, tied in coils of 25 yards each.

English Golden Mistletoe Our selected, well-berried beautiful stock.

Christmas Bells Red paper folding bells—Sizes, 5 in., 8 in., 12 in.

Tissue paper Wreathing in all colors, 10 yards to a roll.

Banners 10 feet long in words Merry Christmas and Happy New Year.

J. A. Simmers

143, 145, 147, 149, 151 KING STREET EAST, TORONTO, ONT.
PHONES Main 191 and 4391 dy

Are You Sending Money Away?

For Small Amounts Use a

Sovereign Bank Money Order

Payable anywhere. No Blanks to fill out. Receipts given to purchasers. Issued at the following rates.

$ 5 and under	3c
Over $ 5 and up to $10	6c
" $10 " " $30	10c
" $30 " " $60	15c

Over $50 Drafts issued at best rates.

Remittances made to all points by Cable or Telegraphic Transfer. Bills of Exchange sold on all Foreign Countries.

Main Office 28 King St. W.
Labor Temple Branch, 167 Church St.
Market Branch - - 168 King St. E.

Meat and Fowl Carvers

We have the best grades of CARVERS and guarantee the blades at prices from $2.50 to $15 a set.

Rice Lewis & Son LIMITED

Corner King & Victoria Sts., Toronto

Money to Loan

On Furniture, Pianos, Etc., at the following Easy Terms:

$100 can be repaid 3.00 weekly.
75 can be repaid 2.50 weekly.
50 can be repaid 2.00 weekly.
25 can be repaid 1.00 weekly.
10 can be repaid 1.35 weekly.
10 can be repaid .70 weekly.

Call and let us explain our new system of loaning.

Keller & Co. 144 Yonge St. Upstairs

MONEY TO LOAN

If you want to borrow money on household goods pianos, organs, horses and wagons, call and see us. We will advance you any amount from $10 up same day as you apply for it. Money can be paid in full at any time, or in six or twelve monthly payments to suit borrower. We have an entirely new plan of lending. Call and get our terms. Phone—Main 4233.

D. R. McNAUGHT & CO

LOANS.
Room 10, Lawlor Building, 6 KING STREET WEST

ARCHBISHOP IS HOME.

Ottawa, Dec. 21.—Archbishop Duhamel arrived home from his decennial visit to Rome to-day.

He was greeted at the station by a large number of clergy and prominent Catholic citizens and 200 university students, who gave the lusty college yell.

Metal Market.

New York, Dec. 21.—Pig iron, firm. Copper, quiet. Lead, firm, $5.60 to $6.10. Tin, dull; Straits, $36.25 to $36.37½. Spelter, quiet.

Chicago Live Stock.

Chicago, Dec. 21.—Cattle—Receipts, 2000; dull; common to prime steers, $3 to $6.65; stockers and feeders, $2.15 to $4.25; calves, $2.50 to $7.

Hogs—Receipts, 25,000; 5c to 10c lower; shipping and selected, $5 to $5.05; mixed and butchers', $4.70 to $5; light, $4.90 to $5.02½; pigs and roughs, $3 to $4.90.

Sheep—Receipts, 15,000; steady; sheep, $4 to $5.75; yearlings, $6 to $6.75; lambs, $7 to $7.60.