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Family washings and gentlemen's work a specialty.

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We do all kinds of Laundry

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reasonable, and work guaran-

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Men Restored THE SOVEREIGN LIFE CO To Vigor



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DR. LUKE SMITH, DENTIST—Crown and Bridge Work specially solicited. Cor. Thames Street and Victoria Avenue,

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Teacher in Piano, Harmony and Theory o Music, has opened her studio at Mrs. Grandy Second Street. 'PHONE 462.

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J. SMITH, W. M. Z. W. PLEWES, Boo'y.



W ELLINGTON Lodge, No. 46, A. F. & A. M., G. R. C., meets on the first M mday of every mot th, in the Assonic Hall, K 1g St., at 7.30 p.m. Vaiting brethren

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Money to loan at lowest rates on easy terms HOUSTON & STONE-Barristers, Solicitors Conveyancers, Notaries Public, etc. Private funds to loan at lowest current rates, Office, upstairs in Sheldrick Block, opposite H. Mal-polmsou's store, M. Houston, Fred Stone.

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TORONTO - MONTREAL LINE

Steamers leave Toronto 3,30 p.m. daily for beleaster, 1000 Islands, Rapids, Montreal and termediate portice Saguenay Lines now running berticketsapply to W. H. Harper, R.O.Ageat 1918, Toronto Toronto Saguenay Lines now running restrict the Fonter Chaffee, Western Passenger 1818, Toronto 1918, To

PROE PAY AFTER YOU ARE CURED Evidence Shows Mr. Heover, President, Practically Owns It.

> Owns 533 Shares Out of 839 Actually Paid For and With Proxies Voted on 1019-Commissioner Kent Scores Messrs. Somers and Wood of Continental Life on Folly of Their Method of Dealing With Trust Funds

Toronto, June 27.—Before the Sove reign was called by the Royal Insur-ance Commission yesterday, Commis-sioner Kent took the opportunity to drive home to Messrs. Somers and Wood of the Continental Lafe, the felly Wood of the Continental Lare, the folly of their dealings with trust funds, and drew attentior to the odium they had brought upon the company and its subsidiary companies and the directors themselves. He drew the attention of Mr. Somers to the fact that in his explanation of the loss on Atlas bonds, which he claimed would have been repaid if it had not been for the sitting of the commission, he had allowed eigh-teen months to pass without doing any-

Mr. Kent then asked Mr. Wood if he looked upon the reserve in the possession of the Continental Life Co. as trust funds or as part of the capital stock under the control of the directors. Mr. Wood said he "didn't exactly see what

funds or as part of the capital stock under the control of the directors. Mr. Wood said he "didn't exactly see what you mean."

Mood Says Not Wrong.

After the commissioner had made his question clear, Mr. Wood said he considered the reserve as trust funds.

"In that case you do feel that you were justified, being managing director of the Continental Life, in organizing the Ontario Securities Co., devoting time to both companies and making profits for the Securities Co., which might have been turned into the insurance company?"

"At the time the Ontario Securities was formed nothing was taken from the Continental Life."

"Do you feel that you are bound to "Tyou have control of the company?"

"You have control of the subscribers with the subscribers signed ever their proxy to Mr. Hoover on the purchase of stock in the company. Mr. Hoover was proxy to Mr. Hoover on the purchase of stock in the company. Mr. Hoover was proxy to Mr.

"Do you feel that you are bound to give the whole of your time to the Continental Life?" Continental Life.

"I do give my time in the daytime.
feel that I am justified in coming I feel that I am justified in coming down in the evenings and working for the Securities Co. I have always felt since I have been connected with the Continental Life that I have not been

Mr. Kent; "You are not a judge of that." Well, I could always have secured "You seemed to have received an increase of salary from the Continental Life simply because you secured some good investments for the Ontario Se-curities Co."

wanted to Deceive.

Mr. Kent considered that the whole transaction re Atlas Loan debentures was made with the intention of deeiving some one,
"Well, it was and it wasn't" said

witness.
"In the first place you decrived the department. Do you know the opinion of your policyholders on that matter?"

"I do not."
"Well, I think you missed the opportunity of your lives in that Atlas loss," said the commissioner earnestly.

"How so?" asked the perturbed wit-

ness.

"If the directors had told the public that you intended to make good wouldn't the company have rises in the estimation of the public."
"But the public didn't know about the loss," said Mr. Wood.
"Now was it intended that they should know. You have decrived the insur-

menosment of business in 1968. The capital stock was placed at a million, with nearly all subscribed. The stock was sold at a premium of 25 per cent, and although Mr. House advanced money to several directors to help them purchase their steek; no stock and been presented to any directors. Hon. Watter floott and Hon. Wm. Templeman were not the preparation to help secure west-

My. Houses and Ms. Allen, the combiner water accessed demand by Mr. 288-by. He company, and Mr. However attributed the Commission of the company, and Mr. However attributed has a Trings company, and it is not up a lot of time before they remained their commandation.

Mr. Hoover's examination was continued at the afternoon session. The stiness was 10 minutes late.

Mr. Tiley took up an account, "pre-liminary expense in regard to organisation." The amount shown was \$3,100, made up of two items, \$2,500 eredit on stock and cash, \$531. Witness said that he had advanced \$2,031 to the company for organization purposes, and this was returned as above and treated in the books of the company as a "loan" account, and donated his services for one year.

Mr. Tilley found a resolution referring to a contract made by the Sove-



reign Life with the witness. The which formerly read, "in accord-with Mr. Hoover's requirements," changed in the minutes to read, basis of discussion with Mr. Hoov-The witness had forgotten the er." The witness had forgotten the matter, but said that either way would make no difference whatever to the terms of the contracts. The question of proxies was taken

up.

Held Proxies.

Mr. Tilley asked the witness to whom in the Sovereign Life were these prox-

witness said that the subscription blank for stock carried with it the auof the subscriber that witness

out the question.

"You have control of the company?"

"Yes,. I will say, yes, if that's what
you are fishing for," said the witness,

"and I am responsible for the success
of the company." Mr. Hoover owned 533 shares out of 839 actually paid for, and voted on 1019 shares.

Again the contract. Mr. Hoover said that the agreement was approved by that the agreement was approved by the provisional board. The value was fixed at \$2,500, and a commission of \$1 per \$1,000 of insurance procured for six

per \$1,000 of insurance procured for six years, and a commission as long as such insurance written by witness remained on the company books.

The company's office at 182 Bay street, known as the Temple Annex, was rented at the very low price of \$100 per month.

Mr. Tilley dissected the bylaws.

Fixes Agents Salaries.

It was shown that Mr. Hoover fixed all the agents' contracts. He had specific power to give the agents salaries.

all the agents' contracts. He had specific power to give the agents salaries. Provincial boards of policyholders were a feature of the Sovereign throughout Canada, and, according to witness, they were very beneacial to the company.

Mr. Tilley noted that a policyholder had to be given 36 days' notice by the man who had given it before he would be called to surrender it. Counsel said that this clause was absurd, but Mr. Hoover said that this was to prevent a "stampede" or mix up at the meeting.

"If the directors had told the public a "stampede" or mix up at the meethat you intended to make good wouldn't the company have rises in the estimation of the public."

But the public didn't know about the loss," said Mr. Wood.
"Now was it intended thist they should know. You have deceived the have deceived the public. The public are only concerned after they become policy-holders in the Continental Life; but that is one of the opinions that I asked you shout of which you are going to thing, but of which you are going to the company. He had left a position of the company is the deceived the deceived the public. The public are only concerned after they become policy-holders in the Continental Life; but that is one of the opinions that I asked you shout of which you are going to the company. The flower-ign Life.

Addison H. Hoover, president of the grant with the sovered and the told of the organization of the company money. He had left a position of the company was to have an income from the company for life the company for life was to have an income from the company for

provide for any inability on his part to maintain his executive ability or that he might "break down." His services were worth \$100,000 a year, but he gave the company the benefit of having his malary spread over a number of years. He had drawn the contract hissorit. Hoover and Home Life. Mr. Thiley went into the other companies owned by Mr. Hoover. He had an assert's contract with the Home Life, which, although entirely foreign to the Severalin Life, commen spent a long time in reading over. Witness had received about \$7,000 all took from this agreement. He was heavily interested in the Severalin life. Co., and a patent medicine company.

Mr. Hoover will be called again tends at \$1.00.

in Wemanly Ailments and Weaknesses

Dr. Shoop's Night Cure Southes, Heale and Cures while the Patient Sleeps,

C. H. GUNN & CO.

FUNERAL OF ALEX. MUIR.

Will Be Held on Saturday and Will Be

Toronto, June 28.-The news of the Toronto, June 28.—The news of the death of Alexander Muir was received yesterday with general regret. The funeral will take place on Saturday, and will be of a public nature. At 10 o'clock there will be a service at the residence, after which the remains will be taken to Chalmers' Presbyterian Church, where they will lie in state until 1.30. Service will be held at 2 o'clock and interment will take place at Mouht Pleasant.

At a special meeting of the board of education, held yesterday afternoon, it was decided that the members of that body will attend the funeral in a body. It was further decided that the flags should float at half-mast in all the schools of the city from 2 e'clock the schools of the city from 2 clock Friday afternoon until sundown on Saturday. The teachers will be in-structed to call the attention of the pupils to the fact that the memory of the late Mr. Muir may be fittingly hon-

ored.

At the board of control meeting yesterday, Mayor Coatsworth referred to the death of Mr. Muir.

"It has been suggested," said His Worship, "that the city should take action in the matter of a monument."

action in the matter of a monument."
"Well, that is an after consideration," said Controller Hubbard.
"Of course," said the mayor. "In the
meantime, we should send a civic
wreath and arrange to attend the funeral in a body." This will be done.
Members of the Army and Navy Vetreath and arrange to attend the al in a body." This will be done. Members of the Army and Navy Members of the Army and Navy Ver-erans' Association, of whom Mr. Muir was the second president, which office he held for three years, will assemble at Dundas street and Dovercourt road on Saturday, at 1.20.

TORONTO CIVIC INQUIRY.

\$2,275 Divided Among Unsuccessful Tenderers For St. Lawrence Market. Teronto, June 28.—This state of af-tairs was disclosed yesterday when Crown Attorney Drayton brought on his searchlight before Judge Winches-ter at the reopening of the civic in-

vestigation:
That rooming contractors would get together after preparing their estimates and would arrange who would get the work at a figure which would provide about a ten per cent, profit for the "successful tenderer," and an additional ten to twenty per cent. profit to be shared up amongst the "unsuccessful tenderers."

That the tenderers were then sent in That the tenderers were then sent in and the lowest tenderer got the work.

That the lowest tender for the St.
Lawrence market roof was that of the Metallic Roofing Co. at \$12,970. There were seven others, the highest being \$14,300.

That of the \$12,970 contract, \$2,275 was divided amongst mesucons full tenders.

That of the \$12,970 contract, \$2,275 was divided amongst unsuccessful tenderers as follows: \$275 each for A. B. Ormsby & Co., A. Mathews, W. T. Hutson & Sons, Douglas Bros. and G. Duthie & Sons; \$230 for the Pedlar people and \$600 for Wheeler and Bain.

That, as well as the above, Ormsby & Co. got \$500, and the privilege of supplying half the material for the north half of the market.

KING COMPLIMENTS CANADA.

Attends the Harriss' British-Canadian Concert In London.

London, June 28.—(C. A. P.)—The King and a fashionable audience of nearly 3,000 attended the British-Ganadian concert, organized by Harriss and held in the Queen's Hall last night.

His Massety, who was received with great enthusiasm, both inside and outside, was escorted to the box by Lord Strathoons. Many prominent Canadians were among the audience.

The concert was a triumph for Mr. Harriss, the chief feature being his composition, "Pan," presented here for the first time, and conducted by himself. It was enthusiastically received.

He was assisted by the London Symphony Orchestra and a chorus of 250. The solo parts were taken by Mila. Donalds, Miss Ida Kahn, John Harriss and Reanle Davies. The progress included actastics.

son and Frank Davies. The programmincluded selections from the works Mackensie, Parry Stanford, Eigar and Cowen, which were conducted by the

NATIVES TO PAY PENALTY. apital Punishment For Egyptians Who Attacked British Officers.

Attacked British Officers.

Cairo, Egrai, June 28.—The trial of the netives concerned in the attack of June 13 on the party of five British of-sizes while the latter were sheeting at the village of Demillawal, niter Tantals, resulting in the killing of one of the officier. Capt S. C. Buill of the Sixth (Innestitibing). Dragoom, and the services mattreasment of the others, has resulted in four natives being sensessed to death, four to penal servitude, for the charte to 13 years penal servitude, one of the settled wars acquisted.

The executions and the florating will become at Demarks with the first services of the section will be home senses to death will be barned by turns one one heathows 16. The president of the settled wars acquisted.

New York, June St. Lt. Col. Purcy yre Hobbs, chieft instructor of the parish, Service, Corps School at Alder-ies, proposition here memorially builting steamer Carmania, cornée here us the representative of site Government to impect the meat intended for use in the British ermy.

Tug Sinks.

Port Arthur, June 28. The tug Alfred W. of Duluth struck a rock at Pie Inland while running through a heavy fog, and, slipping off into deep water, sank instantly. Fortunstely one of the boats remained affect, and the crew swam to her and made their escape.

Orillia, June 28.—Col. S. B. Steele writes that he will leave South Africa sext October. He will not reach home till early next spring, however, as he intends spending a few months with triends in the old country.

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For Dominion Day W. E. Rispin City Passenger and Ticket Agent,

will issue special excursion ticket agent, will issue special excursion tickets to all points in Canada, on Friday, Saturday, Sunday and Monday, June 29 aside 29th; July 1st and 2nd, at single fare for return trip, all tickets good esturning from destination on or before Tuesday, July 3rd.

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There is no better formula Known to the baking trade.

Aunt Mary's bread is in demand, She makes more every day, Give me Aunt Mary's Home-Made Is what the people say.

The best material we can buy Is used in Aunt Mary's Home-That is why Aunt Mary's brea Is getting so much trade.

Don't be afraid to get a loaf Of Aunt Mary's fine Home-Made. Ewery loaf that you do buy Is a help to Aunt Mary's trade.

Jos. Waterhouse ++++++++++++++

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Real Estate Bargains 46 Lots in good section of city at \$28.00 each od Frame House and two lots St, \$1,550.00.

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ane Block, King Street, Chatham

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Good house and Lot for sale on Kirk Street, with electric light, gas and water fixtures and bath connections. Will be sold at a bargain if sold at once

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ALL WORK GUARANTEED We Buy New and Old Geese and

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and it is only 10c. Pound Crump & Co.'s

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For sale on easy terms of paym to let, the brick block form herly or the late Mr. Evans, on the North King Street, directly west to North Warehouse, opposite the F la Also part of Lot 5, Fourt about 45 acres of Sterling River Thames, on terms

Also a few shares Chath Works stock, ten shares Suthers stock, 10 shares Reliance Loan and shares of Farmers' Bank of

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