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CHANCES FOR WHITNEY ET AL.
 There was probably good reason for the Ontario government not promising an insurance investigation in the speech of the lieutenant-governor, read in the House of Commons on Thursday. The extreme foolishness of the Ottawa government's utterance, thru its Toronto sounding board on Friday, should dispel any hesitation Mr. Whitney and his colleagues may have felt about taking the lead in what might be regarded as a Dominion affair. It would be of the kind to suggest that Mr. Hugh Clark, who in moving the address on Friday asked for an investigation, was instigated thereto by the premier. Mr. Clark is a man of more than ordinary intelligence and independence of thought and is not in any need of being coached; and Mr. Whitney is not given to putting his followers in leading strings.

But, after all, a premier elects the mover of the address because he thinks it is a discrete man who will be trusted to say things that will not have to be read. And it happens to be customary for speakers selected by the government leader at the beginning of the session to submit their oratorical intentions for his approval. Possibly Mr. Clark's call is evidence that Mr. Whitney is seeking a sign. He need not look very far for it.

If the prime minister of Ontario were not in touch with the best business information he would still receive from divers sources appears to clear up a situation prejudicial alike to sound insurance, everyday commercial relations and the future investment of capital in the province which can profitably utilize every dollar that can be employed in it. The Whitney government's record is good—even the politicians on whose prostrate forms Mr. Whitney ascended to power admit that the Opposition would give all they have—and the fact is, that the price would be very substantial for them to be in his shoes and to enjoy his reputation for giving a square deal to the public. To-day the World ventures to state categorically, that the abuses which have been proved to abound in New York exist in Canada. Their immunities in the insurance business can only be determined by rigid investigation, and the law to remedy them can only be framed on full and precise information, which cannot be obtained otherwise than thru evidence taken on oath and sifted by relentless cross-examination. The situation is not one either for timorous words or halting deeds.

What will the opposition have to say to the investigation proposal? There is no need to write unkind things about the depleted force which puts a cheerful courage on whenever Mr. Ross invites it to do its armor. Their most cutting friend, albeit their most sorrowful, is ex-Mayor Urquhart, who in North Toronto first does penance for his party, and then supplicates for a mandate to offer a new confidence. By its attitude on the insurance question it may be discerned whether the Liberal conscience has renewed its youth. Here is a great opportunity for Mr. Ross and his faithful band to win the bipediction of Mr. Urquhart and to invigorate their conception of what they owe to public rights. Will they take advantage of it? If they do they will at least give Mr. Urquhart the satisfaction of knowing that he has not preached in vain.

By the way, the ex-mayor is the director of an insurance company. **LONGWORTH-ROOSEVELT.** One of the most venerable traditions of matrimony was reversed at Washington on Saturday. It seems that the ungracious and cruel to write down Mrs. Longworth as "has been." But it is just what this changing bride of twenty-two summers has become. "Too old at forty," isn't it for irony and pathos. At twenty-one Alice Roosevelt was known as the sprightly daughter of the most strenuous liver who ever ruled the American nation. At twenty-two she is the wife of an amiable congressman, of whom nobody outside his native locality seems to have heard anything until recently—a good fellow, who if he has been nourished on his father-in-law's doctrine about nice suits, would probably by this time have shaken the runners off half a dozen crakes. The old-fashioned notions of marriage—namely, in practice, made it unnecessary for great men to worry about race suicide—seem far to seek in the nervous woman, who will as for marriage for the woman, perhaps as for the man, was wont to be regarded as the larger life. But for Mrs. Longworth, what a recession from publicity, and the importance which the United States people attach to regard! Mrs. Longworth must have the happiness to enjoy the comparative seclusion of matrimony, and she may well be weary of the footlight atmosphere in which she has lived since the date of

her wedding was fixed. She, of all people, must have become sick of the prominence she attained, and must have felt sorry for him to whom she plighted her troth. He, happy soul, went around telling everybody he knew he didn't count. In truth, too much fuss was made. More could not decently have been permitted if Mr. Roosevelt were pining to found an imperial dynasty. So successful a man should have been equal to a little longer, and to have prevented the press boom of the event from attaining the colossal proportions which provoked a section of the European press to more or less misanthropic comment.

NORTH TORONTO AND PUBLIC OWNERSHIP.
 That cause is fortunate which has attained so great a measure of popular favor as to render it support an indispensable requisite for public approval. Public ownership is rapidly attaining that position in Ontario—it has already gained it in Toronto. What the electors of North Toronto have to do does not so much concern the value of public ownership and control of utilities and services which are natural monopolies as the opportunity possessed by the respective candidates to impress their views upon the responsible government. But the electors are not only citizens of Toronto—they are also citizens of Ontario, and the interests of the city and the province are at bottom identical. Nothing which concerns the interests of the province, or their promotion can be indifferent to its capital.

No government ever existed, or ever will exist, which is immune from errors and mistakes. These may occur either in the application of right principles to the ordinary course of administration, or they may be the result of the violation and betrayal of the public rights these principles embody. What then is the record of the late and present provincial governments in the matters of public ownership and the protection of the valuable provincial and federal resources of Ontario? What is the record of the Ross government, which, if Mr. Urquhart had his way, he would restore to office, as regards public ownership and public rights? His administration was conspicuous for an unbroken series of errors and misdeeds involving gross and gratuitous squandering of the capital resources of the province, and animated by direct hostility to public ownership and control. As a result, great and lasting injury has been done to the province, both directly by the loss of public resources, and indirectly thru the check placed upon the development of provincial industries.

Mr. Urquhart has, apparently, kept a discreet silence on the record of ex-Premier Ross. He bases his claim to electoral confidence exclusively on his municipal policy, and would like the electors to believe that Mr. Ross is now prepared to support municipal rights and the cause of the people generally. If the ex-premier has experienced any change of heart in the matter of public ownership of public resources, and indirectly thru the check placed upon the development of provincial industries. Mr. Urquhart has, apparently, kept a discreet silence on the record of ex-Premier Ross. He bases his claim to electoral confidence exclusively on his municipal policy, and would like the electors to believe that Mr. Ross is now prepared to support municipal rights and the cause of the people generally.

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When Col. Matheson stands up in the legislature and boasts of a surplus, it will be just like George W. Ross to say he doesn't believe it. Poor Princess Ena! Here Princess Alice has married a real MAN, while she is to be traded off for the ownership of a back-number monarchy. Anyway, Urquhart ought to make a good run. He has been running after everything in the shape of an office that has bolted up for night onto two years.

Yes, hundreds of registration voters are disfranchised in the North Toronto election, but, as G. W. Ross was a consenting party, the blame can't very well be loaded on the government. Probably the reason Urquhart is holding no meetings is that Laurier is in Toronto, and a Yonge-street bridge "all right" telegram, signed by him, might be regarded by some as a fake. If Hugh Clark can get the legislature to move along the line of his speech he will be doing something really handsome for the thousands of victims of insurance company gold-bribe games.

Now that Miss Alice is married, the United States newspapers will immediately to settle the great international questions of the Moroccan policy, pelagic sealing in Alaskan waters, the Newfoundland fisheries, the Venezuelan controversy, the new Boxer uprising and the friction between France and the Vatican. **J. B. STETSON IS DEAD.** Deland, Fla., Feb. 18.—John B. Stetson, the millionaire hat manufacturer of Philadelphia, died at his winter home at Deland, on today at 10 o'clock. Church is Prospering. Dr. J. M. Vanhorn, the new pastor of the Church of Christ, Cecil-street, is proving an effective and popular preacher. Yesterday three were baptized into the membership of the church. Next Sunday Dr. Vanhorn is preaching a series of sermons, the first of which will be, "That Which is in Everybody's Mouth."

log maintain their equilibrium. There is the converse case to that of the fabled ass, who found the two bundles of hay so equally appetizing he could not resolve which one to choose. But with the Unionist free traders it will be as hard for them to tell whether home rule or fiscal retrenchment is more noxious. At present they are not inclined to look unkindly on Sir Henry Campbell-Bannerman's suggestion of preparatory stages to Irish self-government, but if William O'Brien is correct and Ireland is really undergoing a change in political methods both rich and strange there may some day be a remarkable transformation scene on the British public stage. This session of parliament will test the calibre of the government in constructive statesmanship, since education and trades unions will be up for settlement. If these thorny fences can be successfully negotiated nothing may be impossible for it to accomplish.

LONDON AND CHICAGO TELEPHONES.
 Not satisfied with having the great Chicago traction fight on his hands, Mayor Dunne now proposes to have the franchise of the Chicago Telephone Company forfeited to the city. This step is being taken by advice of Mr. Hoyle, assistant corporation counsel, who declared in his report that the Chicago franchise was procured by the fact that the company is now negotiating with the city for a new franchise, and by the arbitrary and arrogant attitude the company has maintained for so many years toward the city government. The officials and the public at large. The negotiations, Mr. Hoyle says, "can then proceed upon the basis that the telephone company at the present time is a mere trespasser in the streets of the city."

This is the same old story of the unending conflict between public and private interests, which occurs in every department of municipal life when monopolistic franchises are granted. The same feature is in evidence in Britain, where corresponding behavior on the part of the National Telephone Company led to the installation of publicly owned systems—a movement only checked by the determination of the late government to place the trunk and local telephones in the hands of the postoffice when the franchise expires in 1911. A United States critic with extensive traveling experience recently pronounced the London telephone service to be the worst in the world, agreeing in this with A. B. Aylesworth, who called it an aggravating nuisance. This, he remarked, is the service of a private company supposed to meet the public demands in a way impossible under government or municipal management.

That the British telephone services now supplied by the National Company will in 1911 pass out of its control is certain, but it is not finally decided whether the government, as it does with the telegraphs, will operate everywhere or whether such municipalities as so desire will be permitted to conduct their local services. Meantime the postoffice, which had for some years a competitive service in London, will to-day open a new city exchange regarded by experts as the finest in the world. At a given signal more than 12,000 subscribers will be transferred from the central exchange to the new one, but already out of date and obsolete. The new exchange can accommodate 60,000 subscribers, for whom under the older arrangements three different exchanges would have been required. There is no reason to doubt that the British postoffice will conduct the telephone service as satisfactorily as it does the telegraph, to use which Mr. Aylesworth certified, was a joy and a pleasure, and a cheap one at that. So will the telephone be under public ownership and control, both in London and elsewhere.

Urquhart can produce another "all right" telegram as good as the last one he ought to win, hands down. Premier Whitney intends to withhold the resignation of himself and his colleagues until he hears from the last poll on Thursday night. When Col. Matheson stands up in the legislature and boasts of a surplus, it will be just like George W. Ross to say he doesn't believe it. Poor Princess Ena! Here Princess Alice has married a real MAN, while she is to be traded off for the ownership of a back-number monarchy.

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FIFTEEN CANADIAN ABUSES

New York Proposals Are Pertinent to Our Insurance Companies.

Points Upon Which Moral and Benevolent Institutions Need to Be Overhauled.

THE STOCKHOLDER IS UNNECESSARY

The New York Herald's forecast of the report of the Armstrong insurance investigation committee was given in this paper on Saturday. It bore every mark of authenticity, and in The Sunday Herald there was another article, reporting discussions of the committee on the details of legislation to be recommended. The insurance interests are putting up a big fight for modifying the report's indictment in any way, all the abuses stated at by the committee's propositions admittedly exist. On Saturday The New York Evening Post, the paper with the highest standing on this continent, practically confirmed The Herald's forecast. The orthodox insurance interests in Canada are what abuses exist in companies licensed by the government, and how they shall be ended. Even the companies admit that drastic reforms are needed. Fifteen are enumerated in the following brief commentary on the most important of the recommendations drafted by the Armstrong committee.

I. Limit of salary for presidents of life insurance companies is placed at \$50,000 per annum and must depend upon the earnings of the company.
 The salary of the president of the Canada Life has never been disclosed, but there is a ground for believing that if it were known it would prove to be much higher, in proportion to the amount of business done by the company, than the salaries paid to the corrupt New York presidents who have been expelled from office.

II. No attempt is made to reorganize the insurance department, to create new officials, but Supt. Hendricks and Chief Examiner Vandervort are severely handled in the report.
 The superintendent of life insurance in Canada has, ever since his appointment, possessed wide powers of reporting upon and criticizing every act connected with life insurance. He has interpreted his duty in such a way that the attention of the minister has not been called to irregularities such as those which have been officially uncovered in New York, and which should have been exposed by Superintendent Hendricks, who is severely handled in the report.

III. Standard forms of life insurance policies are provided and a company can issue but one style of policy, subject to amendments.
 Under existing forms of policies in Canada, thousands of purchasers of them have been led to believe that they have bought something different from what the agents of the company know they have sold. It is just as necessary in Canada as in New York to have standard forms of policies fixed by the government.

IV. Officers of rebates and bonuses made a misdemeanor. "Twisting" is also made a misdemeanor.
 Rebating in Canada is just as bad as in New York. Certain heads of the insurance companies recently begged the Ontario government to pass a law against rebating. They did not admit that breaking the law should be made an offence punishable by imprisonment, which can only be done by the Dominion parliament. Nine years ago the Canadian companies drew up a solemn league and covenant against rebating, bonusing and "twisting" of policies, in which they declared that they, and not parliament, were the only people who could do these things. Some of the gentlemen who saw Premier Whitney are themselves flagrant rebaters.

V. Agents are placed under strict supervision and must be paid straight salary or commission, mixed compensation being forbidden.
 Some Canadian companies have attempted to thrust upon their agents in the field the odium of the expense. The system of agenting, as at present worked, is bad. The companies could have improved it, if as one of the presidents lately said, "they would only be honest with one another." The present relation between the company and the agent is very unsatisfactory and a hardship upon the agent who, in hundreds of cases, believes he is getting a salary when he is only getting an advance which can be held against him as a liability by the company after he leaves its service. Such liabilities are by most of the companies included in their reports as "assets."

VI. Administration tickets to be voided for the annual election must be filed with the superintendent of insurance 20 days before the election, and one hundred policyholders may by petition put up an independent ticket, which cannot be used at more than one election.
 Such Canadian legislation would remedy one of the injustices incorporated in the Canada Life charter, as shown in Saturday's World. The policyholder has bought the policy, and he has paid the premiums he has paid for it. He is entitled to give thirty days' notice of his intention to propose a change in his selection on the board, but the shareholders can spring a director at the last moment if they choose, and can use proxies to the prejudice of the policyholders.

LAS MENDELSSOHN NIGHT
GREAT POPULAR SUCCESS

Varied Program and Enthusiastic Encore Brought Great Cycle to Eventful Close.

Particularly brilliant was the closing concert of the Mendelssohn Choir on Saturday evening. This was the most popular program of the series, the audience packed the house, everybody was in good humor, the choir was in splendid singing condition, the orchestra happy, and encores both instant and generous. Everybody got his money's worth of good things, and everybody conspired to put a bright finishing touch on this remarkable series of musical events.

The choir's work was lighter vein than on the two previous evenings. The choral numbers were in chorus from Carmen, the swing of which captured the audience and called for a rapturous encore as a closing. The first number was Mendelssohn's 8th Psalm, to sing with the orchestra. Brahms' unaccompanied song called for something else. Mr. Vogt responded with a rendition of "By Babylon's Walls," which was rendered with even finer dramatic force than on Tuesday evening. To recall after "Love Lies in Beggars," by Sydney Thomson, the choir came along with the old favorite, "Gods of Asia."

"What is that piece?" asked an old lady at the rear of the hall. "It is a choral song by Henry Leslie," answered a sardonic old gentleman in front of her. The orchestra has never played better here than on Saturday evening. They gave Bourgaud-Duouday's symphonic poem, "The Burial of Ophelia," with fine poetic interpretation. Their most impressive number was Schubert's "Unfinished Symphony," in two movements, which was given with movement of strictly emotional and personal writing. The "Danse Macabre," by Saint-Saens, was grimly and picturesquely done, but the point of the thing was missed in the program notes, which failed to note that Debussy was pictured as tuning his violin for the dance of the skeletons.

Henry Braman, the new cello soloist in the orchestra, gave a superbly technical as well as tuneful performance of variations on a theme by Tchaikowsky. In tone-production, Mr. Braman is a wonder. For an encore he gave Popper's "Tillotson," with piano accompaniment. At the close of the concert a party of about thirty gathered at Mr. Paur's and Mr. Wilson's invitation in the white room at the King Edward Hotel for a delicious little supper. Here a number of warmly complimentary speeches were made. Mr. Paur returned a box of cigars to Mr. Wilson, in honor of his birthday, a box of cigars.

MRS. WHITNEY RECEIVES.
 Mrs. Whitney will receive on Monday from 4 to 6 p.m. at 27 Wellesley-street. Mrs. R. A. Pringle and Miss Molly Whitney will receive with her.

Reform in investments is directed, but no attempt to particularize the character of the securities is undertaken.
 Reform in investment is just as badly needed in Canada as in the United States, if not more so. Hundreds of thousands of policyholders' dollars have been put into experimental concerns, and the companies have been permitted by the superintendent of insurance to conceal assets when they ought to have been disclosed.

XIV. Expense of 500 year business must be kept within the "loading" on the premiums.
 There are Canadian companies who spend 150 cents in order to obtain 100 cents of first premiums. If the expenses were kept within the limit at once, they would be cutting off the commissions, salaries and other expenses of officials by hundreds of thousands of dollars annually, and presidents and managers would lose the amounts they are now believed to get as "rake-offs," which would then go into the pockets to which they rightfully belong.

XV. Agents are not to get renewal commissions.
 There is no need for renewal commissions whatever. When a man buys an insurance policy he undertakes to pay premiums whenever they fall due. If he does not pay them he stands to lose his policy, and the company would correspondingly profit by the forfeiture. The real reason for paying commissions for renewal premiums (especially when the first premium has been more than swallowed up in commissions and "expenses") is that agents and officials may draw sustenance from the policyholder in as many places as possible. They will do so just so long as the law compels the policyholder to stand it. It is this kind of thing which is increasing the cost of policies instead of decreasing it, as should have been the case, and is creating so-called vested interests in which presidents, managers and others will stick if they can, like grim death to a dead mule.

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 Trousers of quality, of good materials, correct in cut and patterns. Choose now from this great collection; the values are strong enough to warrant the purchase of several pairs.

All-wool Tweed and Worsted Trousers comprise one of Tuesday's offers. These in neat dark patterns; well tailored; side and hip pockets. Sizes 32 to 42. Regularly \$2.50 and \$3.00. **1.49** for.....
 Main Floor—Queen Street.

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 Unlaundered Shirts of good quality white cotton—linen bosoms. Reinforced fronts; double-stitched seams; cuffs or wristbands. Sizes 14 to 18. Price to save by... **.25**
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ORGANOES HALL.
 Master's chambers: Cartwright, plaster, at 11 a.m. Weekly court—Cases set down for argument before the Hon. Mr. Justice Clute at 11 a.m.—Stone v. Brooks (3); Stone v. Brooks (2); Pilling v. Keys; Rowe v. Hewitt; Hancy v. Harty; Somerset v. Dudley; Caldwell; Mowat; re Waldridge estate; Puddy v. Fox.

COLONIALS ARE PRACTICAL.
 (Canadian Associated Press Cable.) London, Feb. 17.—Referring to the inter-imperial exchange of officers The Broad Arrow says:
 The great thing to remember is that if a colonial officer is in proper condition he is a colonial officer in the British officer the British officer can learn much from the practical training of the colonial officer. Given the same intellectual training as the British officer the colonial will always have the advantage of the practical knowledge which he learned on the frontier. A striking instance of this is Sir Percy Girouard, who turned to good account in the Sudan and South Africa his Canadian experience in railway building.

PACIFIC COAST FLYER.
 Model on View in C.P.R. City Ticket Office.
 A recent acquisition to the City Ticket Office of the Canadian Pacific Railway is a beautifully finished model of the S.S. Princess Victoria, the speediest and most luxuriously fitted boat in B. C. waters, and the "flagship" of the C. P. R. coastal fleet. The model speaks well for the graceful lines and contour of the original, which is in service principally between Vancouver, Victoria and Seattle, maintaining a speed of 24 1/2 miles per hour, and accommodating 500 first and second-class passengers. Built on the Tyne and placed in commission in August, 1905, she has already become the most popular boat on the coast. The model has reached Toronto after doing good service at the Lewis & Clark Exposition, Portland, Ore.

SHOULD SUE MR. MURPHY BEFORE HE LEAVES AMERICA
 Model on View in C.P.R. City Ticket Office.
 New York, Feb. 17.—The recommendation that a suit be instituted against Richard A. Murphy, former president of the Mutual Life Insurance Co., and made in a letter written by Judge Rufus W. Peckham of the United States supreme court to the special investigating committee of the Mutual, was made public to-day.
 The letter states that the suit should be begun before Mr. Murphy leaves this country for Europe, as his reported intention, and its object should be to recover money which Mr. Murphy may owe the company.
 Justice Peckham was formerly a trustee of the Mutual Life Insurance Co.

Delicate Children
 The children cannot possibly have good health unless the bowels are in proper condition. A sluggish liver gives a coated tongue, bad breath, constipated bowels. Correct all these by giving small doses of Ayer's Pills. Genuine liver pills, easily laxative, all vegetable, sugar-coated. Beware of all other imitations.