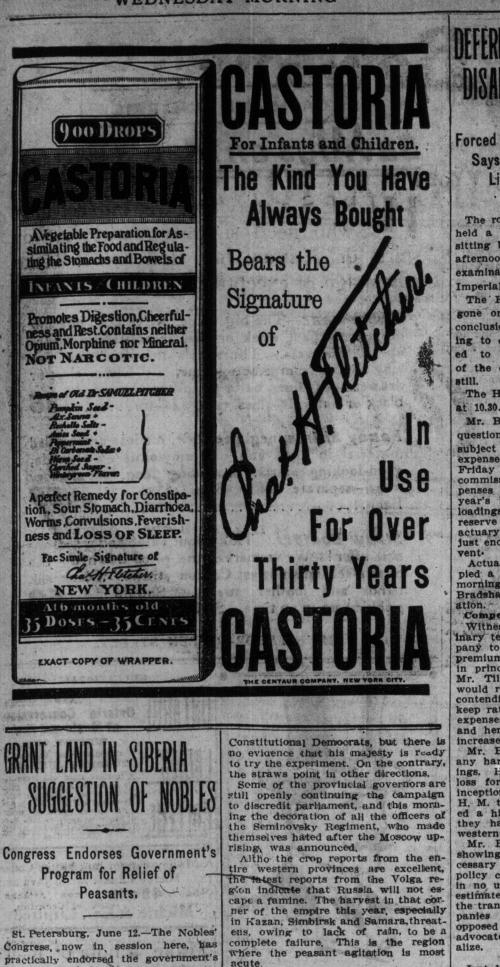


JUNE 13 1906



NSUPRITRY NPRI

Forced Into It by Competition Says Mr. Bradshaw-Home Life Under Fire To-Day.

The royal commission on insurnance held a short session yesterday, only sitting but thirty-five minutes in the afternoon, to complete Mr. Hellmuth's examination of the secretary of the mperial Life. The Home Life was to have been gone on with immediately after the conclusion of the Imperial, but owing to certain witnesses having failed to receive subpoenas, the work of the commission came to a stand-The Home Life will be called to-day

Mr. Bradshaw in the morning was questioned by Mr. Tilley on the old questioned by Mr. Tilley on the old subject of the relation of loading to expense. He followed out his idea of Friday last night and again told the commission that the first year's ex-penses should be limited to the first year's loadings, plus the anticipated loadings for the first five years. The reserve required by statute in the actuary's opinion should amount to just enough to make the company sol-vent.

Actualities and technicalities occu-pled a large part of the time in the morning in the explanation by Mr. Bradshaw of the gross premium valu-

Competition Will Lower Rates. Witness disagreed with the prelim-inary term plan which allows a com-pany to spend the whole first year's premium for expenses. It was wrong in principle. He also disagreed with Mr. Tilley that the Armstrong bill would result in the increase of rates, contending that competition would keep rates down despite the fact that expenses must be limited to ioading, and hence the tendency would be to increase the loading. Mr. Bradshaw would not advocate any hard and fast standard of load-ings. He said that the actual death loss for the Imperial Life since its Competition Will Lower Rates.

ings. He said that the actual death loss for the Imperial Life since its inception had been 52 per cent. of the H. M. table. The company had earn-ed a higher rate of interest because they had invested in mortgages on

they had invested in mortgages on western lands. Mr. Bradshaw read a statement showing why he did not think it ne-cessary to have standard forms of policy contracts. He also condemned in no uncertain voice the issuing of estimates of profits. He thought that the transactions of life insurance com-panies should be made public. He opposed compulsory mutualization, but advocated giving permission to mutuadvocated giving permission to mutualize.

· Lessens With Age. Just before the close of the morn-ing session, Mr. Hellmuth took the witness thru the profit and loss state-ment of 1905. Mr. Bradshaw admitted

If you tried every Automobile that's made

If you compared, by personal scrutiny and actual test, every automobile that is known to the motoring world, your choice at last would simmer down to a selection from these very twelve makes that comprise our offering to the Canadian buyer of an automobile

You would spend many months and many dollars making an examination so complete, a comparison so inclusive, and you would finally be no further towards certainty than you can be right now if you deal with us for the automobile you think of buying. How do we know that? On what grounds do we make an assertion so positive and so unqualified? We make it upon these grounds: As the chief automobile concern of Canada it is our special business to know - not to guess or hazard, but to KNOW-which of all the world's motor cars are the absolute standard of value, each of its kind and for its price, and which best meet Canada's peculiar road conditions and the specific and distinctive requirements of the Canadian motorist, whose needs differ essentially from those of his cousin over the border. This too we must KNOW, and know how to provide for those needs. Before we can know that, we must have made the very comparison we have outlined here-we must have examined and contrasted the merits of ALL the good cars, and we must have considered the respective claims of each maker in

their relation to the special demands of the Canadian motorist That much we must do, big as the task looks-and is. We must have done it, because we could in no wise afford to put our reputation back of any maker's cars unless we KNEW absolutely that no other maker could outvie him in merit, or outsell him in value. That's mere business logic, you see. For we can afford to sell only the supremely best-why should we sell any automobile less good than that ?--since it is true that we could make no greater profit from the dubious car than from the car we KNOW is good. So we scrutinize the auto marketwith the judgment of experts, sharpened by the necessity of business. And, therefore, the fact that we have just twelve makes on our list instead of forty, as we easily could have with our purchasing power and our selling power, is of itself proof that we have chosen capably from the market as a whole, and that these twelve makes represent no dictate of commercial necessity, but merit - supreme, examined. compared merit, judged against there are. automobiles the

a. addressing Congress, now in session here, has the following practically endorsed the government's agrarian program, having declared itself against the forced expropriation

e Canadian ention to the w being open ols and col province, as ba. In Sep t book called hy was intros, under the true science. diametrical. ire and Chris-

oronto rectory his report also

Chairman J. I an invested st was being

increase over \$41,368.35. All synod under n sold, except otal value of

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Special.)-The

of these imtutions makes as instruction s public have that no docodox tenets aught therein, into the dis-heory of evo-leory-may be res, with the man progress. its dangerous nes to tell us is world as a work of a product, on or accident conditions ical nature being created sprang origform of attain by the higher s to-day. school geobe seen by a At page 12 his earth had humble sea-r living mat-arface of the 427 it teaches the "nebular g origin with and was afith fresh ennent French an excuse or atheism. is dangerous in our eduonly be rethe Christian both sexes. however, in ke its solemn such a book education for

Constipation) is to take a big dose of Castor Oil.

in transit.

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TDE.

Limited

of these mixed. What does the Cathartic do? . It merely flushes-out the Bowels with a waste of Digestive Juice, set flowing into the Intestines through the tiny suckers.

their next task.

* * *

phate of Sodium, Aperient Water, or any

But, the Digestive Juice we waste in doing this today is needed for tomorrow's natural Digestion. We cannot afford to

That's why Cascarets are the only safe medicine for the bowels.

the prison to-day barricaded the build-ing in an effort to save the political prisoners who were about to be sent to Siberia to undergo nine years ban-ishment. After a fight, the keepers car-ried the obstructions and order was restored. of land und proposing only two methods for the relief of the peasants, nameive putchases of land thru the peat to Siberia, especially commending the latter and recommending the granting of free land in Sibral and exemption from taxes for a period of years. The congress also encorsed the govern-Murdered by Revolutionists. ment's proposition for a dissolution of the commune system where it is de-

Prison Inmates Revolt.

acute

Kutais, Trans-Caucasia. June 12.-M. Shardpovsky, a marshal of nobility, was waylaid and murdered by revolutionists yesterday.

OBITUARY.

Dr. Mary Putnam Jacobi. New York, June 12 .- Dr. Mary Put-

surplus estates. Abraham Jacobi, who was the wife of Dr.

surplus estates. A strong effort is being made by the Moderate Liberals to induce the em-peror and court to attempt to compro-mise the situation by supplanting the Goremykin ministry with a mixed cabi-net chosen from the October party, the party of Demioratic reforms and the

How to Exercise the Bowels Your Intestines are lined inside with

They do not waste any precious fluid of millions of little suckers, that draw the the Bowels, as Cathartics do. They do not relax the Intestines by Nutrition out of food as it passes them.

greasing them inside like Castor Oil or But, if the food passes too slowly, it decays before it gets through. Then the Glycerine. They simply stimulate the Bowel little suckers draw Poison from it instead Muscles to do their work naturally, com-

of Nutrition. This Poison makes a Gas that injures your system more than the food should have nourished it.

sants' Lanks and transmisration

An influential but small minority,

protested against the selfish attitude of the robility, urging unavallingly that the large landlords, if they wished to escape from utter ruin, must cede something to the peasantry, and at

headed by Count Uvaroff of Saratoff

You see, the food is Nourishment or stronger for the future, just as Exercise makes your arm stronger. Poison, just according to how long it stays



They are put up purposely in thin, flat, round-cornered, Enamel boxes, so they can be carried in a man's vest pocket, or

in a woman's purse, all the time, without bulk or trouble. Because the time to take a Cascaret is

not only when you are Sick, but when you first suspect you need one. Price 10c a box. Be very careful to get the genuine, made only by the Sterling Remedy Company and never sold in bulk. Every

tablet stamped "CCC." A sample and the famous booklet, "Curseof Constipation," Free for the asking. Address Sterling Remedy Company, Chicago or New York. 667

Canada Life's rate was be per cent. after being in existence over 60 years. Mr. Bradshaw told the commission that when a company was about twenty years old, it should get its ex-penses within the loading, but with the Canada Life the conditions were different. He volunteered that when the Imperial Life was as old as the the Imperial Life was as old as the Canada Life the expense ratio to loadings would not be 60 per cent. At the afternoon session, Mr. Hell-muth reviewed parts of Mr. Brad-shaw's evidence. He elicited the fact that 85 per cent. of the Imperial Life Company's business was upon the de-formed dividend system. Witness conferred dividend system. Witness con-sidered that it would be better if in-surance companies would eliminate this system. He was opposed to this method, but the Imperial had been

forced into it by competition. He was in favor of a sound business method. Liability or Loan.

Mr. Hellmuth, referring to the Ful-ford policy of \$100,000, asked Mr. Bradshaw if the transaction was not a liability. Fe was at a loss to see the

insurance feature. He took an in-stance where a sum of money was loaned at 3 3-4 per cent. for a period of years, which he thought was a dis-tinct analogy. Mr. Bradshaw could see no connection between the two.

and would give no answer as to his opinion as to whether or not Mr. Hell-muth's instance was a liability or a oan. Mr. Bradshaw again explained the Mr. Braushaw again the tween life feature in the agreement between Senator Fulford and the Imperial Life. Witness admitted that the lapse

ratio for last year of the Imperial Life was higher owing to the disturbfortably, and nutritiously. And, the Exercise these Bowel Muscles ance in life insurance affairs which ad affected the stability of the policy are thus forced to take, makes them holders.

attended the ceremony in full state. The Prince of Wales was also present. This concluded the hearing of the Great military and heraldic mperial Life. The home Life is an amalgamation of marked the ceremonial and the interior of the vast cathedral was a blaze of the People's Loan, and the chief wirness, a Mr. Pattison, is not now congorgeous color, with the blue and crimness, a Mr. Pattison, is not now con-nected with the company. Mr. Shep-ley had failed to subpoena him. Mr. McLaughlin. appearing for the Home Life, could not bring Mr. Pattison without a subpoena. son silken gown of the knights, whose breasts glittered with the dazzling insignia of the order

The People's Line to Cobalt Silver Camp. The T. & N. O. Railway affords the quickest and most comfortable means of access to New Ontario's great clay belt, the silver mines of Cobalt, and the fish and game preserves of Tema-rami and Montreal River. Connections at North Bay with G.T.R. and C.P.R. Through sleepers from Suspension Bridge, Montreal. Ottawa and Toron-to. Connection with all steamboats or other means of transportation.

other means of transportation. See T. & N. O. folders. For further rarticulars apply to any G.T.R. or C. P R, agent. or to W. D. Cunreyworth. freight and passenger agent, North 356 Bay. Ont.

Michigan Central and Lake Shore Railway's Pacific Coast Tour for teachers, their friends and the pub-lic, taking in scenic features of Co-rado, Grand Cenon of Arizona. Califor-rin, North Preific Coast. Yellowstone were not made. dinner of last night, you created E. Guss Porter, M. P., with my remarks. Porter was attending to his Ottawa duties, and is not a graduate ha might possibly be called upon to prove a "dual existence" if the correction rin. North Preific Coast. Yellowstone were not made. Park and Canadian Rockies. Special trains leave Buffalo June 30. A thirtyday personally conducted a'l-expense tour at absolutely net cost and under personal direction of an experienced New York Central Lines representa-Many lerding terchers in the States of New York and Pennsylvania have joined this tour Write for itinerprov. J. W. Daly, Chief Asst. G.P.A., Buffalo, N.X.

Chosen the Twelve M BIKGS are lnese POPE-TOLEDO PACKARD CANADIAN RUSSELL STEVENS-DURYEA F. L. A. T. CANADIAN FORD AVERLEY NAPIER CLEMENT-BAYARD INTON A U T O C A Rest I where stars THOMAS THE DOMINION AUTOMOBILE CO., Limited TORONTO MONTREAL HALIFAX OTTAWA WINNIPEG VANCOUVER HAMILTON LONDON

at Bay and Temperance Streets In Toronto

ITALIAN FARM COLONY. CHAPEL FOR K. C. M. G.'S.

Ceremony of Dedication.

(Knight Grand Cross of St. Michael and St. George) has heretofore been some-what secondary, but it is now raised

nearer the level of the orders of the Garter and the Bath.

WHEN YOUR BACK BOTHERS

NOT E. GUSS PORTER.

salt. Will not cake,

Island by Syndicate.

70 guineas par.

London, June 12.—The Order of St. (Canadian Associated Press Cable.) Michael and St. George to-day acquir-ed a chapel of their own, a special re-Financial News states an attempt is to Agnes, had been killed by a fail from

HURLS WIFE FROM WINDOW.

self in His Room.

cess in St. Paul's Cathelral having be made by an Italian syndicate to a window of their home, on the fifth been dedicated to the service of its found on Vancouver Island an Italian floor of a tenement house in East 127th-street. the history of the order, have a sanc-tuary in which to deposit their bun-ners. The distinction of K. C. M. G. growing and silkworm breeding. he heard screams overhead, and look-ing up saw the body of a woman come whirling thru the air and strike The C. A. P. understands a somethic for the establishment of a floating ex-hibition of British manufactures, modelled and reconstructed, provided modelled and reconstructed, provided in the autumin-modelled and reconstructed provided around the corner to the police sta-King Edward, who took the greatest the steamer sails early in the autumn, attended the ceremony in full table. The first call will be made at Constitute.

The woman was dead when picked Late yesterday afternoon the Elder up. Two detectives went up to the Dempster Liner Etolia. ashore at Cape Adair apartments and found that the Sable, was being covered in Lloyd's at bricklayer had barricaded himself in

POSTAGE RATES LOWERED. quarreled during the night.

Letter Weighing Six Ounces at Rate Formerly Charged for Two.

times (5 cents) , every additional 20 grams shall be at the ste of 15 cen-

times (3 cents). "Great Britain and the United States strongly urged that the unit of weight for them should be fixed at lent weight for twenty grams, not having adopted the metric system. This request was granted. This will give the two countries exceptionally low rates for the exchange of letfor the second ounce or eight cents for two ounces. In other words, when the new rates become effective, a letter

GROOM'S GIFT TO BRIDE.

Military and Heraldic Pomp Marks May Be Established on Vancouver, Englishman Then Barricades Him- Fashion Dictates That It Be Contained in a Box of White Kid.

Malza

The groom's gift of jewelry must reach the bride this year in a dainty box of finest French kid, lined with grey-white velvet. Dame Fashion decrees it-and woe betide the "mereinan" who disobeys, A brooch is always a favored gift, and nothing could look lovelier against the soft velvet lining of its dainty case than the simple circle of eight diamends and eight pearls that D.amend Hall sells for \$200. A crown outlined in small pearls, with five larger peurls and five dia-monds, is special value at \$100. Then, at \$250, the Ryrie store shows a sun-burst of almost innumerable diamonds

set in platinum. Grand 15 Day New York Excursion. Adar apartments and found that the bricklayer had barricaded himself in the room. They broke down the door and arrested him. They questioned his 18-year-old daughter, Kitty, who said that her father and mother had

STOMACH TROUBLES ARE THE WORLD'S BIG WORRY

GET ON TO THE TRAIL OF NINETY-NINE OF EVERY HUNDRED OF OUR EARTHLY ILLS AND YOU CAN TRACE THEM BACK TO THE STOMACH .- YOU CAN BANISH STOMACH TROUBLES FOREVER WITH

viding that while postage on the first twenty grams shall remain at 25 cen-times (5 cente) every additional 20 Dr. VonStan's Pine-apple Tablets

Doesn't it stand to reason that nature her . here - and which will be produced if you're self has in herself a cure for our ills - and a bit credulous

doesn't it stand to reason that nature rebels How is your stomach affected?-Do you one ounce, as it would be extremely at many of the nauseous so called remedies, that pass as cures for stomach ailments?— Ient weight for twenty grams, not Dr. Von Stan's Pine-apple Tablets are na-Dr. Von Stan's Pine-apple Tablets are na-ture's cure in very deed, because they're purely vegetable and are extracted from one of the most luscious fruits that grows—and what a boon they have proved themselves to ters. Under the reduced rates a let-ter to Great Britain will cost five cents for the first ounce and three cents

35 cents a box at ail Druggist and medicine dealers.

new rates become effective, a jetter USE DR. AGNEW'S OINTMENT for SKIN ERUPTIONS 350 sent to Great Britain at the rate now USE DR. AGNEW'S LIVER PILLS for CONSTIPATION 100 charged for a two-ounce packet."

Editor World: In your report of the

proceedings following the university dinner of last night, you credited E. Taste WINDSOR TABLE SALT. Does not "bite"-is not bitter. It is pure salt and all