than does Colonel Roosevelt, that no 83.00 will pay for The Daily World for one year, delivered in the City of Toronto, or by mail to any address in Canada. Great Britain or the United States.

\$2.60 year, by mail to any address the Canada ments of the country. The reactionor Great Britain. Delivered in Toronto are for sale by all newsdealers and news.

aries will divide between Taft and for 1.00, 3 for . . . 2.50 boys at five cents per copy.

Postage extra to United States and all other foreign countries.

Subscribers are requested to advise sives go practically as a unit for Roossus promptly of any irregularity of velt, leaving Wilson and Taft to divide

the conservative vote between tham, preciate the principle of fraternal in-FRIDAY MORNING, AUG. 9, 1912.

#### MISDIRECTED CRITICISM.

finding fault with The Telegram and says: The World for cuttleizing the Roblin mismanagement of public utilities in Manitoba, and declares that we do not criticize failures nearer home.

As an example of such a failure, it ment ons the Toronto street car cervice, and says:

"These very papers that have so bitterly attacked Premier Roblin's public utilities contained milk and water accounts of these mishaps and had not even the mildest protest against a failure of a public utility that has had no equal in Western

Where does The Prince Albert Herald get its impressions anyway? It will be time enough to criticize the public ownership of the Toronto street car system when the public own it. Meanwhile, Mr. Fleming will be surprised to hear of the milk and water criticisms that have been directed against his company.

"ALARMS AND EXCURSIONS."

The Globe, having interviewed Mr. P. C. Larkin, the tea expert, on his return from England, is inclined to minimize the reported danger of war with Germany. The alarm is due to the machinations of "King Krupp of Essen," and his brother gun-makers, who naturally desire to sell their wares and therefore encourage military and naval expenditure and international ill-will. Mr. Larkin, who is as anxious to sell tea as Krupp is to sell armaments, naturally takes a soothing view of the situation, and says he found the disposition of the people, both in Germany and England, towards one another very cord'at and friendly.

about half-way between the tea-man housing accommodations for the peoand the gun-man. We do not believe ple. In the garden city, an independent that among ordinary middle class peo- community intended to include all ple either in Britain or Germany there branches of commercial and industrial can be found any desire for war. But people do not have it in their power to make or refuse it. The governing class, the military and naval classes, trained and bred for it, the mercantile and placency, care nothing for the views of the people in general. National exigen- gether favorable, and these garden ance of those engaged. And outsiders ing thruout the continent of Europe often precipitate war between other and the United States. nations when they think they have Their inception has been accomplishsome end to gain. Does anyone sup- ed in various ways, but the general pose that Belgium or the Netherlands liden has remained substantially the the teeth and have compulsory service ing, and in the terms upon which reany desire for conquest that dictates gress under the gospel of co-partner-

arming for purposes of aggression. Her when their schemes are completed, the key than to drop out altogether. ss takes other forms, but value will have increased to upwards account. It will be too late to talk of The Hampstead Tenant Societies, defence when the keys of her strong- three in number, allow non-tenants as

holds are in the hands of her rivals, we'll as tenants to invest, but the inness?" exclaims The Globe. We believe than \$1000 in shares. Each tenant in- out for floods: it was Germany and not England who vestor must obtain loan stock to the

is so are sensitive to beauty of diction and water are supplied. Rents run and the charm of literary style. One from \$1.50 a week to \$500 a year, and he lated by so thoughtful a speech, so do- his rent, from the profits of his sowas observable that sub-heads, or for- der conditions that secure a healthy mal divisions of the main argument and attractive living environment. into various subjects, were avoided.

The governor treads, cat-footed, the time to time, and some of the older to pay the extertionate rate or say tariff plank, getting as far away as he men object to the increase permuse it have paid into the funds of the lodge decently can from the "tariff for ... bears somewhat hardly good them. and leave the order. I am 68 years old, venue" threat contained in it. Indeed, Such members evidently to not ap- at which age it is impossible to get

Wilson will be elected; if the progres-

tisah make-believe. The public man wan was uses not readise the fact and

feel its stimulation must be singularly unsusceptible to the influences

that sur in every quarter about

of such a time is very exhibitating. It requires suff-restraint not to at-

tempt too much, and yet it would be cowardly to attempt too fattle.

The path of duty soberly and brave-ly trod is the way to service and

distinction, and many adventurous feet seek to set out upon it.
It is in the broad light of this new

day that we stand face to face-with what? Plainly, not with ques-

clons of party, not with a contest for office, not with a petty struggle for advantage, Democrat against Republican, Libered against Con-

servative, progressive against re-

actionary. With great questions of right and of justice-rather-ques-

the development of character and of

a better business system, more free.

more equitable, more open to ordin-ary men, practicable to live under

decable to work under, or a better fiscal system whose taxes shall not come cut of the pockets of the

many to go into the pockets of the few, and within whose intricacles

special privilege may not so easily

find covert. The forces of the na-

every form of special privilege and

private control and are seeking

bigger things than they have ever herebotore achieved. They are

sweening away what is unrighteous

in order to vindicate once mire the

countries confronted with the bousing

problem. They have been visited, in-

spected and described by many foreign

observers whose verdict has been alto-

communities are now rapidly extend-

essential rights of human life.

Plainly, it is a new age. The tonic

because he is a Republican or a De- 2-Piece Bathing Suits man can be elected president simply mocrat. The old party lines are down;

the cleavage to-day is between the All sizes yet in good English prograssive and the resocionary ele- Shirts, regular 1.50 to 2.00, Wilson; if the progressives divide

#### between Roossyett and Wilson, WREYFORD & CO. 85 King St. West

Roosevelt will be erected. Mr. Wilson surance, which is intended to supply seems to perceive the satuation clearly those who participate in it with proenough to take a certain intellectual de tection at cost. That cost may be dis-Eght in the problem presented by it tributed over a longer or shorter interbe val, but it has to be uper in score way for cheer. At the beginning of the movement for fraternal insurance the coefficient of the coefficient or other. At the beginning of the is little short of receiving money unmovement for fraternal insurance the cost could only be approximated, and bers and bottom us, as has been done, is little short of receiving money unmovement for fraternal insurance the men will be roped in and become mem-The Prince Albert Herald has been Thus, in the opening of his speech, he val, but it has to be met in some way take We stand in the presence of an awake led nation, impatient of parthese old members in the A. O. U. W., so that a man of 55 would be counted as 48; a man of 62 years as one of 55. he understands world-politics. He is not under the delusion that the Unit-Still, however, there is great com- ed States can act as if there were no plaint, but we believe a complaint that is due to misconception. When a member of a fraternal order pays his month's assessment he receives a month's protection, no more and no month's protection, no more and no and there would be a very much bet less. He has no continuing of rights ter chance-with Roosevelt as presifor years to come, or for old age, ex- dent-that they would see far cept so far as he continues to pay month by month for his current ship of the world. month's insurance. If he drops out, he has to join as a new member just as THE HOUSING OF THE PEOPLE. the had never been in the order, The Daylight Trip Thru Beautiful England har led the war in connecand begins to pay at a new rate comcreased age. He should not complain activity, and in the parden suburb. twenty or thirty years that he has had Sudbury, the traveler to points on the which, as its name implies, is designed to supply an attractive residential district conveniently situated to the busiwhat are to-day object lessons to all

not be asked to pay more. But those surpluses have been built up by the way it is a scenic route. higher rates charged the young men spends \$14,500,000 on its army. It is the garden suburb: That of Hampstead thankful for rather than for complaint. instinct of self-preservation and hot affords a remarkable record of pro- They should not expect to get something for nothing because they happen

have left his policy to his heirs had

he died, but he should not complain

ship, and it was recently inspected by a to have the gift of longevity. As long as nations have nationality number of members of the imperial Some of the societies have adopted Thorold Carpenters Make Charge and patriotism is cultivated as a vir- parliam at. Less than five years have the plan, where old members have been tue, it will be impossible to abolish elapsed since the first cottage was quite unable to pay the higher fee reof Battles, and the Lord of Hosts, is as represented by only four societies, policy and Issuing a new policy for deeply rooted in Christendom as it ever three of them owning houses and tand an amount that would be carried by was in the older nations, and The Globe of less than \$500,000 in value. Now the assessment formerly paid for the Ontario Paper Co., which is erecting a is not in line with its clerical tradi- there are fourteen societies, with es- larger sum. It would be wiser for old tions in repudiating it. Britain is not tates valued at over \$5,000,000, and fraternalists to accept a reduced pol-

The Progressive party's nominee for as carpenters on a new mill, thereby the vice-presidency is Roosevelt's violating the Alien Labor Act. The

# FRATERNAL INSURANCE.

Editor World: When a man makes a bargain with another man, or with an Governor Wilson's speech of accept- exceed twelve to the acre, every house on the terms being carried out in their and makes delightful reading to those has a gorden and electric light, gas entirety, and when one party to that other party refuses to perform what has undertaken to do, unless he is well magine a college class or a each tenant has set to his credit an- paid an additional sum of money over the amount agreed upon, he is set down as a shyster and honest men look upon Penins with contempt.

capp kindly furnished to the press, it are now housed by the 14 societies un- years ago I was induced to take out an insurance policy in the Ancient Or-der of United Workmen. Since that time I have paid my dues regularly and have kept myself in good stand-The speaker glides from one branch of CONCERNING FRATERNAL IN- ing. Eight years ago the insurance rates were raised and I have since paid my assessments on the increased position that the tariff, the trusts and letters on the subject of the increase officers of that order that my rates all other specific evils rest upon un- of rates in some of the fraternal insur- will again be raised so high that an ordinary workingman cannot pay them. So that now I am faced with necessary to increase the rates from one of two alternatives, namely: Either

The Toronto World he seems prepared to enter the White House with an epen mind upon many measures which he will deal with as ance of COTELLA and POR-Had I, thirty years ago, taken out a life policy for \$2000 in a straight line they arise, by asking whether they are world building, toronto, and well have paid \$52 a year with profits, I should have paid \$52 a year and would now be also receiving all Departments.

\*\*TELEPHONE CALLS:\*\*

The candidate realizes, no less clearly than does Colonel Roosevelt, that no call for the profits of the seems prepared to enter the White White and "brotherly love" with a vengeance.

Had I, thirty years ago, taken out a life policy for \$2000 in a straight line insurance company, for which I would have paid \$52 a year with profits, I should have paid \$52 a year and would now be also receiving profits; or without profits, I should have paid \$42 a year and would now have had a paid-up policy. Whereas now I have to pay \$140 a year or get out.

If the Ancient Order of United Warkmen were bankrupt and had no funds, there might be some reason or excuse for raising the rates. But they are not bankrupt. They have \$1,500,000 in their treasury, out of which they are paying high salaries to the grand lodge officers. They dare not say outright that they want to drive the old men out and deprive them of the protection for which they have already so dearly paid. But with high sounding words they announce their intention and plead that it is for the "good of the order." which is a lie; if the grand lodge wants to get rid of us, why do they not do the right thing and make a cash comthe right thing and make a cash com-promise with us? But that is not their style. They have the power and seem

determined to squeeze us out.

Is there no law that would compel
the grand ledge to do us justice? To

Montreal Star: There is this satisfaction about Roosevelt, at all events— he understands world-politics. He is

DIRECT WAY TO MUSKOKA Scenery.

creased age. He should not complain at this, any more than the man who insures his house should complain after twenty or thirty years that he has had nothing out of his insurance. He had fire protection during that time. Had his house been burnt down he would have received its insured value. The fraternal insurance member would have left his policy to his hears had and it is also famous for its scenic

that he did not die any more than the ern Ontario's solid vestibuled trains man whose house was not burnt down from Toronto Union Station in the A correspondent objects that the so- Miskoka's beautiful scenery by daycieties have big surpluses, and while light, but he secures close connections

pose that Beigium or the Netherlands idea has remained substantially the same. Considerable latitude, too, has been allowed in the methods of building and have compulsory service or conscription. The Netherlands, with a population of under six millons, spends \$21,000,000 on its army and navy. Beigium, with a population of 7,240,000, partnership and co-operation to the substantially the same. Considerable latitude, too, has been allowed in the methods of building nor the methods of building nor the same. Considerable latitude, too, has been allowed in the methods of building nor the methods of building nor the methods of building nor the same. Considerable latitude, too, has been allowed in the methods of building nor the methods of building nor the same. Considerable latitude, too, has been allowed in the methods of building nor the methods of building nor the methods of building nor the same. Considerable latitude, too, has been allowed in the methods of building nor the methods of building nor the same. Considerable latitude, too, has been allowed in the methods of building nor the methods of building n The Lake Shore Express, the Canafrom Parry Sound to Toronto on Sun-

### LABOR LAW BROKEN?

Against Local Paper Mill.

cial.)-Complaint has been made by large paper mill at Thorold.

It is alleged that the company has brought in Italian workmen from the American side under contract to work matter was reported to the St. Catharines Trade Council, who were powerthe prosecution made, as the Thorold local council. Theroidites claim they are being deprived of jobs. Meanwhile no formal complaint has been registered with the authorities.

### BLACK KNIGHTS' PROCESSION

will assemble in Queen's Park next the city, they will proceed to the island. of the province, including the Niagara la, Hamilton, London, Oshawa and Lindsay.

Readers of The World should not forget to have their favorite morning newspaper mailed to their vacation abode during their holidays. Send your name and address to The World Office, together with Twenty-five Cents for one month's sub-

# At Osgoode Hall

ANNOUNCEMENTS

Master's Chambers. 1912. Before Geo. M. Lee, Registrar. braith for plaintiff. Motion by plaintiff for a final order of foreclosure. Order made.

#### Judges' Chambers

Before Mulock, C.J. Re Anderson and G. T. R. Co.-Ke Ash and G. T. R. Co.-J. G. Smith for for the company. Motion by the land-owners for an order appointing arbitraters. Order made appointing His Honor Judges Huycke, J. B. McWilliams and W. H. Moore, all of Peterboro, arbitra-

for defendant; F. Aylesworth for plain-

tiff Motion by defendant for an order setting aside writ of arrest. At request of plaintiff motion enlarged one week. Re Helliday-H. S. White for applicants; F. Aylesworth for all other par-ties Motion by T. Holliday and Rich- J., ardson for an order confirming report asking that the Toronto General Trusta

cutors. A. R. Clute for Mrs. Oborne: where, and from using any of the re-W. R. Wadsworth for the beneficiary. cipes, formulas or secret processes of Brown for plainting. Motion by pictures of the control of the cont Motion by executors for an order al-lewing the Imperial Life Association to commute 26 annual payments of \$650 allow of cross-examination of defend-each by a present payment of \$10,000 ant on his affidavit.

Metion enlarged one week. In mean—Robertson v. Township of Colborne—Driver Seriously Hurt. Mction enlarged one week. In mean-time computation is to be made by actuary, showing present worth on a 4, 4 1-2 and 5 per cent. basis.

Single Court.

Before Mulock, C. J. • till Sept. 19 next.

Buhrer v. Crown Portland Cement Co.—E. G. Long for T. G. T. Corporation. Motion by plaintiff for a receiver and manager of defendant company, order continuing injunction. By conand it now appearing that at a meetsent, motion eplarged two weeks. Ining of shareholders and bondholders, junction continued meantime. | face. He was removed in the called in pursuance of order of Kelly. | Ewing v. Union Bank-W. B. Milli- ambulance to St. Michael's Hos

Stout Is Extra Mild

Those who prefer English Porter to Ale, will find O'Keefe's Stout uncommon. It has the rich flavor of the finest imported porter—but, being extra mild, will not make you bilious. All bottles sealed with Crown stop-pers to prevent cork and tinfoil getting in your glass. Sold everywhere.

"The Stout That Is Always O.K." THE O'KEEFE'S BREWERY CO. Limited.

MICHIE'S

Wm. George, a driver for the O vie Flour Mills Co.. day afternoon, when he fell to

# A Hermit for Five Years

establishing a municipal telephone sys-tem. By consent, motion anlarged un-

WHAT would make the greatest impression on a man who had been shut away from human intercourse and denied the use of newspapers for five years -what would most forcibly attract his attention - on regaining the society of his fellow men?

"Well," you say, "he is fairly certain to be interested in learning whether there's been a change of Government ?"

True, and probably he will show mild excitement if you can tell him there's been a big war in Europe. But it won't be until you get down to a recital of things that come closer to him, personally, that you'll bring him to his feet with eager ques-

Tell him a mighty empire has fallen, end-so long as it isn't his empire-a drop curtain of highly embroidered indifference will mask his face.

But tell him the automobile has been so simplified that he can now buy one for the price of a horse and buggy, and he'il promptly bombard you with questions.

A revolution in China may be a world event, but it wouldn't mean as much to him as the perfecting of a shaving apparatus that would do away with the necessity of purchasing new blades or honing old ones.

If you had been a hermit for the past five years, the news of an earthquake in Fan Francisco wouldn't really mean so much to you as the information that you can now hear any famous opera-singer in your own home at a cost of a few cents per

Which is only another way of saying that the phonograph is of more personal interest than an earthquake

You see how it is: Newspapers carry a "news of, merchandise "that is just as interesting, just as vital, as the "news of events" which the editors gather for us.

And, since this "news of merchandise" finds its only expression in the form of Advertising, must we not admit that the Advertising columns are quite as worthy of our serious attention as the scariest "scare head" or the most ponderous editorial?

Shut your eyes to Advertising-and you shut out the news of commercial progress and development-the news of things that makes life worth the living.

> Advice regarding your advertising problems is available through any recognized Canadian advertising agency, or the Secretary of the Canadian Press Association, Room 503 Lumsden Bldg., Toronto. Enquiry involves no obligation on your part—so write if interested.

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of this strength was structured to all descributts for and I pon the so "One t nice steelts savo Joyed usmall by Whether

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