

doing. If a teacher is doing some especially good work in some special line, let us all know about it. Full reports of all official work should be published. I know that the present is a time when the public and provincial authorities are looking for ways to improve the educational system. Use this force as far as you can. It has a great influence.

The public library should, and perhaps does, contain a department for teachers. I know that the present is a time when the public and provincial authorities are looking for ways to improve the educational system. Use this force as far as you can. It has a great influence.

Exhibitions of school work are of the greatest possible value. No trouble ought to be taken to prepare these whenever possible.

The last of the outside influences I mean to touch upon is the use of the school room as an educational centre. It is a subject for a lecture in itself, and it may be that if you are kind enough to wish to hear something on it, that I can speak to it another time.

I thank you for your courteous attention. Our educational system is still in the making. We are awakening but slowly to municipal responsibilities. But there will come a time when we will see the result of our work. When Victoria's schools will rank with the wonderful schools of Ohio and Iowa when a class of citizens will be developed who will have power and skill, strength and refinement, time and ability to read a little of the best literature, to have and enjoy good music and pictures, to cultivate self-control, personalness and the gentle graces of life, all the more needed in a strenuous age.

A hearty vote of thanks was tendered Mrs. West and others who had helped to make the "at home" a success. Six little girls wearing white caps and frilled aprons, passed around ice-cream and cake.

REJECTED STUDENTS WILL TAKE ACTION

Those Who Did Not Pass Dental Examination Want Matter Probed

The dissatisfaction prevailing among all those dental students who wrote at the examinations recently held in this city, has taken definite shape, and candidates will leave no stone unturned in their efforts to obtain a remedy for what they allege is unfair treatment at the hands of the examining board.

One of their number, who is in the city Tuesday to obtain legal advice in the matter, and in conversation with a reporter for the Colonist, explained the position of the rejected candidates.

"We charge," said he, "unfair treatment at the hands of the examining board. Just in what particulars we board. We think it is a matter which a royal commission might very properly inquire into, and we shall likely ask that one be appointed.

"In the state of California there are 1,500 certificated dentists. In British Columbia there are about 70. Does it not seem open to suspicion that attempts are made here to prevent the numerical increase of dental practitioners, to the profit of those already in the province? We are going to find out, and we look to receive the moral support of the public in our effort."

LARGE INCREASE IN RICE FROM JAPAN

Shipments This Year Are Three Times Larger Than Last Year

Rice is the Japanese product which finds the largest market in Canada from Japan, according to a recently issued trade report from Alexander McLean, Canadian trade commissioner at Yokohama, Japan. Returns for the first three months of this year, as compared with the same period last year, show an increase in every Japanese export to Canada excepting silk, which declined. The rice shipments grew to three times those of the three months of last year, and the mounting percentage of total silk up to March 31 amounted to \$60,114, as compared with \$31,693 of the same period last year, and the figures for the imports of silk handicrafts were: 1901—\$4,882; 1902—\$16,083. There was an increase of one-third in mounting shipments. In the same period the shipments of flour from Canada totalled \$11,156, as compared with \$12,828 for the same period of the previous year.

MERCHANTS TO PICNIC AT LANGFORD PLAINS

Decision Was Reached at the Meeting Held Monday Evening

At a meeting of those interested in the holding of the merchants' picnic, which took place in the rooms of the Tourist Association Monday evening, it was decided to hold the picnic at Langford Plains on July 25.

PRIZES SECURED FOR THE FALL EXHIBITION

Several New Trophies Are Put Up—Judges Are Coming From Winnipeg

Arrangements are being made to have a number of those who will officiate as judges at the Winnipeg Exhibition next month come over to act in the same capacity at the Provincial exhibition here in September. The agricultural association is in communication with the Winnipeg association in this connection.

The prize committee of the British Columbia Agricultural association was out on another still hunt for prizes yesterday and met with considerable success, a number of new trophies attached to the programme as a result.

The British Columbia Land and Investment Agency offers a silver trophy cup for the best exhibition of commercial fruit grown east of the Cascades. As there is already a trophy for this purpose, the department is well provided for.

W. B. Shakespeare the Government green jeweller, donates a trophy valued at \$25 for the best fifty pound display of creamery butter in prints. Both this trophy and the Investment company's cup must be won two years in succession to become the permanent possession of anyone.

Mayor Morley has presented a cup for the largest family at the exhibition on September 27. The family not to exceed three generations.

The tug of war which has been a feature of the exhibition for the past three years will again occupy a prominent place on the programme. The trophy presented by John Flayer and Sons of Nottingham, England, through Turner-Beeton & company has been in competition now since 1902. In that year the Royal Garrison artillery was the winner. In 1903 No. 5 company of the 15th regiment, C. A., carried off the prize. In 1904 the Royal Engineers were the successful team. In 1905 there was no competition but last year the Victoria police department proved invincible.

Trapshooters will have their inning at the big fair as usual when the Four Crown challenge cup open to any member of a recognized gun club in British Columbia or Oregon will be shot for. The trophy must be won three times by anyone to become its permanent possession. A writer of this city has already scored two wins so that if he lands on top this year, the cup is his. The cup has been shot for since 1902 and the winners each year has been: 1902—Otto Weller; 1903—E. E. Elliot; Seattle; 1904—W. Lehofsky; 1906—Otto Weller.

PREPARATIONS FOR MEETING OF SYNOD

Annual Gathering Will Be Held At Nanaimo In August

The regular quarterly meeting of the Anglican synod was held Tuesday when the programme was drafted for the annual meeting which will be held at Nanaimo on August 21-22.

Canon Beaulieu and Rev. Mr. Miller were appointed a committee to arrange for the speakers at the missionary meeting. Notices of motions must be in the hands of the secretary not later than July 15 next.

Excursion at Vancouver.

For the Dominion day celebration at Vancouver on July first, the Canadian Pacific Railway company will apply a one way rate for the round trip, tickets being good for going journey on Sunday and Monday next with final return limit, Thursday, July 4. The Princess Victoria will leave the C. P. R. dock at 7.30 a. m., on Sunday and Monday returning will leave Vancouver at 1.00 p. m. each day while the Charmer will leave Vancouver at 11 p. m. on Monday and Tuesday. One of the principal events of the celebration at Vancouver will be the Jockey club races which promise to be exceptionally good.

INSURANCE FRAUDS

Speaking about insurance swindles, a writer in the London Truth writes:—Honest people fail to recognize the necessity for the conditions which appear in insurance policies. I am myself all in favor of abolishing restrictive clauses whenever possible but I recognize the necessity of conditions which afford the companies adequate protection against fraud, and I know that it is perfectly safe to trust to the fair dealings of good insurance offices in regard to such points. The business is not really workable unless insurance offices of all kinds, especially perhaps fire insurance companies, are thoroughly protected against fraud.

When I got tired of detective stories I turn to a portly volume, full of thrilling swindles, and attempts at swindles, on insurance companies. The records in most cases are based upon proceedings before the law courts, and each one of the many hundreds of swindlers which are described is substantially true.

Of course, accident policies afford a cheap method of trying to gain by an insurable death and self-mutilation. One young man in a good position reckoned he saw his way to get \$2,000 for the loss of his left hand; he was quite ready to part with it at the price, and being purposely shot it, claimed that the injury was an accident, which happened while loading a revolver preparatory to celebrating the Fourth of July. He had police officers in company, and the official and comparative notes, found sundry discrepancies in the corroborated detail calculated to induce a verdict in his favor. He bald and unconvincing narrative. The ingenious youth had a bad quarter of an hour under cross-examination, and ultimately owned up.

In another case a man took accident insurance to the tune of over \$2,000, and accidentally in the dark, with no one by, had his left arm crushed by an hour under cross-examination, and ultimately owned up.

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DRINK CARNEGIE'S SWEDISH PORTER

Don't worry about poisons and pills. It is simply common sense to follow the advice of leading physicians and

to tone up your health during the warm weather. The purest and most nourishing malt beverage on the market.

A large shipment of this matchless Porter just received in exceptionally fine condition.

IT IS SOLD BY ALL LICENSED GROCERS.

DRINK CARNEGIE'S SWEDISH PORTER

Insurance because he was "afraid of dogs biting him" seemed a little thin. Occasionally, I believe very occasionally, people will succumb in order that the insurance money may be paid to their families. Of course, an equally lucrative and more so in palatable arrangement for getting money out of both life and accident insurance offices is presented. One of the cleverest attempts of this kind was made by a man called Joel Pieper. He was shortly to appear on trial for a charge of murder on bail. He had two respectable brothers-in-law with whom he went in a boat on the Mississippi. These witnesses swore that he fell overboard while changing seats, that he only rose once some distance from the boat and was never seen again. Counsel for Pieper's widow said he had investigated the case, and felt sure it was bona fide one, and the company, who had issued a big accident policy on Pieper's life, very nearly paid up. An official of the company, however, started inquiries, and employed a man who knew Pieper well to act as a detective, and tried to trace him. This man Brown started on the trail, and after a time began to get a hazy. Pieper had been seen since the accident. Finally a long way from home, he came across Pieper, who was in the insurance company without revealing himself to the drowned man. Pieper was arrested and more so the others-in-law were charged as participants in the fraud. Pieper claimed all the glory of the attempt, and the others were exonerated, and, needless to say, the company did not pay the claim.

It is not very long since the manager of a life office told me a story which, so far as I am aware, has not yet appeared in print. It concerned a respectable banker in a Continental city and left two sons; one succeeded his father in the business, the other joined the army, and was entitled to an income from the bank. The banker's son speculated and lost more money, the officer was extravagant, and claimed from the bank advances which practically wiped out all his interest in the father's estate. The officer was enamoured of another man's wife, and a wealthy tradesman, who was enamoured of the officer. One Christmas time the officer went to his banker brother, demanding more money, and threatening to sell his interest in the bank if his claim were refused. The banker could not afford the disclosure that would follow such a sale, and promised to provide 2,000 a month for the next six months. The officer would promise to marry a rich wife or commit suicide within that time. The banker, therefore, took out two large policies on the officer's life. As the faithful thirteen months drew to a close, the brothers agreed that the officer was reminded of his promise. His love affairs were in the same position as before; he could not marry, and he would not marry the tradesman's daughter; the banker suggested that the alternative was that the officer, driven to desperation, persuaded the wife to promise to elope with him, agreeing to meet at a certain place. The banker, through a confidential servant, discovered the arrangement, and reported to the officer in the lady's name, appointing a fresh rendezvous, whither the officer went. Finding no lady there, he supposed himself deserted by every one, and shot himself. In accordance with the banker's expectations, after a decorous delay the banker claimed on the insurance companies; but the lady who had meant to elope with the officer discovered the banker's plot, and without implicating herself revealed the facts to the insurance companies, who agreed to contest the claim. One company, however, paid up, while the other fought the case, with the result that the second office did not have to pay the claim, and the banker received a well-merited sentence of imprisonment.

Fire insurance companies are even more subject to attempted fraud than life or accident offices, and the stories which are both true and well founded are illimitable in number. I believe it is perfectly true that a man installed an elaborate set of fire extinguishers warranted to put-out the fiercest fire. In view of this pretension, the fire office reduced the rate of premium. One day a friend called, and, noticing the "innovation," inquired what object there was in putting out a fire, since it is much more profitable to let it burn. His curiosity being whetted and still unsatisfied, he inquired what was in the cylinders, whereupon the proprietor replied: "Petroleum, my friend, petroleum."

"Moral hazard" is in fact, a very serious matter for the fire insurance companies, and the only practical way of guarding against it is by the insertion of clauses in policies which may seem objectionable to the ordinary policy-holder, but which are nevertheless necessary, not merely to the interests of the insurance companies, but also in the interests of the honest policy-holders, who object to them.

DAVID SPENCER, LTD. THE GREAT EMPORIUM OF THE GREAT WEST. DAVID SPENCER, LTD.

SPECIAL FRIDAY VALUES

Holiday Suggestions in Men's Stylish Furnishings—New Goods at Moderate Prices

- A LARGE VARIETY OF OUTING SHIRTS with the new detachable double collar and new double cuffs all in pretty fashionable materials, outing flannel, fancy Richmond and cottons, \$2.00, \$1.75, \$1.50 and **\$1.25**
- FINE WHITE SILK FINISH and Fancy Cotton Outing Shirts, \$1.50 and **\$1.00**
- SPECIAL HOLIDAY OFFER in English Shirts
- SAMPLE ENGLISH TENNIS SHIRTS, all in white saten and fancy materials. Values \$1.50 and \$1.25 for .. **\$1.00**
- ENGLISH SILK AND CASHMERE OUTING SHIRTS, unshrinkable, reversible collars **\$4.50**
- FANCY COLORED SILK OUTING SHIRTS, reversible collar **\$3.75**
- WHITE JAPANESE SILK OUTING SHIRTS with collar and pocket **\$2.75**
- NEW MOHAIR SHIRTS, cream ground, fancy checks with or without collars, \$2.00, \$1.75 and **\$1.50**
- WASHABLE OUTING TIES in colored cottons **15c**

- A large delivery of the Finest German LISLE THREAD SOX. Fancy blues, greys, fawns, and tans, black, navy, grey and blue embroidered colored silks, polka dots in tan and black, also plain black, all of the best quality. Per pair 50c and **25c**
 - Light Weight Underwear for the Warm Weather
 - WHITE MESH SHIRTS AND DRAWERS clean and cool, each **75c**
 - ENGLISH CASHMERE in light weight natural shades Shirts and Drawers, each \$1.25, \$1.00 and **75c**
 - FINE ELASTIC RIBBED Natural Wool Shirts and Drawers the best make, each **\$1.25**
 - CREAM ELASTIC RIBBED WOOL Shirts and Drawers, each **\$1.25**
 - MEN'S LEATHER BELTS in great variety, 75c, 50c, and **25c**
 - BATHING SUITS, cashmere and cotton, one and two piece suits for men and boys \$3.50 down to **75c**
- SEE WINDOW DISPLAY OF NEW OUTING SHIRTS

Dresser Scarves in Muslin on Sale Friday

A special purchase on a limited quantity enables us to offer a Friday bargain in these dainty serviceable Scarves. Made in good quality floral muslin, lined, in colors pink, green, blue and yellow, pleated frills. Special on Friday each **50c**

Dressers, same quality, unlined. Special for **25c** Friday

Men's Fancy Vests Go On Sale Friday

We place on sale Friday a number of Men's Fancy Vests in all shades and patterns, plain white, khaki, stripes and checks. Regular value **\$1.50 to \$1.75.**

\$1.00 Buys Smart Fancy Summer Vests on Friday

Rose and Other Vases at Special Prices Today

- We are showing special values in pretty Rose Vases that form a particularly desirable offering for Rose Show Day tomorrow.
- ROSE SPECIMEN VASES, in clear glass, 7 inches high. Special each **5c**
 - ROSE SPECIMEN VASES, clear glass, 8 1/2 inches high. Special each **10c**
 - ROSE SPRAY SPECIMEN VASES, ruby tops, 8 inches high. Special each **15c**
 - CLEAR GLASS ROSE VASES, 12 inches high special **20c**
 - CLEAR GLASS VASES 14 inch, special **25c**
 - CLEAR GLASS VASES, 16 inches, special **35c**
 - CLEAR GLASS VASES, 20 inches, special **50c**
 - CLEAR GLASS VASES, 26 inches, special each **\$1.00**

Stylish, Cool and Dainty Footwear

- WE SELECT A FEW SPECIAL LINES
- MEN'S WHITE CANVAS BALS, per pair \$2.50 and **\$2.00**
 - MEN'S WHITE CANVAS OXFORDS, per pair \$2.50 and **\$1.75**
 - MEN'S GREY CANVAS OXFORDS, per pair **\$1.50**
 - MEN'S WHITE TENNIS OXFORDS, leather inner soles, per pair **\$1.50**
 - MEN'S WHITE BUCK LACE BOOTS, rubber sole, per pair **\$4.50**
 - WOMEN'S WHITE CANVAS OXFORDS, per pair \$4.00, \$3.50, \$2.25, and **\$2.00**
 - BOYS' CANVAS BALS, sizes 1 to 5, per pair **\$1.50**
 - YOUTHS' CANVAS BALS, 11 to 13, per pair **\$1.25**
 - BOYS' CANVAS OXFORDS, per pair **\$1.25**

DAVID SPENCER, LTD.

CITIZENS' LEAGUE TO ASSIST THE POLICE

Members Will Be Sworn In as Constables to Enforce Curfew Bylaw

The city police force is to be reinforced by the addition of some dozens of plain clothes men. Such was the announcement made at the meeting of the police commissioners yesterday. It has all grown out of the curfew by-law. When the mayor and city council were petitioned to enforce it and when they agreed to do so, when the health and morals committee had amended the by-law and made it more stringent, there remained yet another difficulty. There were too few police to enforce it. Victoria had one hundred and fifty miles of streets affording ample room for many children to gambol upon after the specified hour for them to be home.

TRAM MAN CENSURED BY CORONER'S JURY

Verdict Returned Regarding Death of Wm. McCall at Vancouver

Vancouver, June 28.—The coroner's jury this afternoon rendered a sweeping verdict in the inquiry into the death of Wm. McCall, who was killed in the accident on the Steveston tram line recently. Stevenson, the motorman, and Manning, the conductor, were declared blame-worthy because of their disobedience of orders. Dispatcher McGuigan for not issuing proper orders, and the British Columbia Electric Railway Company for not employing experienced men.

Solicitor Woodworth, representing the crown, at once started to write out a commitment for the men, but Coroner Diplock did not consider the verdict a sufficient basis for action.

ANTI-MERGER BILL

Passed by Legislature

Boston, June 26.—The anti-railroad merger bill passed the state senate this afternoon for a third reading, and will be passed tomorrow. The bill passed the two houses yesterday.

PURSING THE OCTOPUS

Chicago, June 26.—District Judge Landis today ordered the issuance of subpoenas for the officials of the Standard Oil Co. and the Union Tank line in an effort to obtain information regarding the finances of the Standard Oil Company. A motion for a new trial was denied. The Standard Oil Co. had been convicted of making shipments at illegal rates.

A fabulously rich silver strike is reported from the Cow Creek district, Cal.