

The Way We Grow

There has never been a cracker made in Canada that won friends like

Mooney's Perfection Cream Sodas

They have made the nation cracker hungry; made us double the size of our factory the first year, and made everybody think of MOONEY'S PERFECTION CREAM SODAS when they think of delicious crackers.

MARKET PRICES

Other quotations on page 6.

HAY MARKET.

Toronto, July 12.—Baled Hay—It is expected the rain will have a bad effect upon the coming crop. The market is quoted unchanged at \$7.50 to \$7.75 per ton for No. 1 timothy, and \$6.50 to \$6.75 for No. 2 in car lots on track here. Baled Straw—Unchanged at \$6 per ton for car lots on track here.

PRODUCE MARKET.

Toronto, July 12.—The market for Ontario wheat is easier. No. 2 red is quoted at \$1.30, No. 3 at \$1.25, and No. 4 at \$1.20. Baled straw—Unchanged at \$6 per ton for car lots on track here. PRODUCE MARKET. Toronto, July 12.—The market for Ontario wheat is easier. No. 2 red is quoted at \$1.30, No. 3 at \$1.25, and No. 4 at \$1.20. Baled straw—Unchanged at \$6 per ton for car lots on track here.

LIVE STOCK MARKETS.

Toronto, July 12.—There were 50 loads in today, including 34 cattle, 10 hogs, and 100 sheep. The market is quiet. Cattle—No. 1, \$1.20; No. 2, \$1.15; No. 3, \$1.10. Hogs—No. 1, \$1.20; No. 2, \$1.15; No. 3, \$1.10. Sheep—No. 1, \$1.20; No. 2, \$1.15; No. 3, \$1.10.

BEAN MARKET.

Detroit, July 12.—Beans—July, 1 car at \$1.67; October, \$1.60; August, \$1.70 bid. OIL MARKET. London, July 12.—Petroleum, American refined, 5 1/2-16; spirits, 8 1/2.

ANTWERP.

Antwerp, July 12.—Petroleum, American refined, 17 francs 50 centimes.

BREMEN.

Bremen, July 12.—Petroleum, 6 marks 35 pfennigs.

PITTSBURG.

Pittsburg, Pa., July 12.—Oil opened and closed at \$1.27.

OIL CITY.

Oil City, Pa., July 12.—Credit balances, \$1.27; certificates, no bid; shipments, 79,786 barrels.

SUGAR MARKETS.

NEW YORK. New York, July 12.—Sugar—Raw quiet; fair refining, 3 1/2-16; centrifugal, 9 1/2-16; test, 40; molasses sugar, 3 1/2-16; refined, unsettled. No. 6, \$4.70; No. 7, \$4.65; No. 8, \$4.55; No. 9, \$4.50; No. 10, \$4.45; No. 11, \$4.40; No. 12, \$4.35; No. 13, \$4.30; No. 14, \$4.25; No. 15, \$4.20.

'Tis Prudent to Prevent Disease

A Little Care and Attention Now May Add Years of Comfort and Happiness to Your Life.

Disease does not, as a rule, develop in a few days or a few weeks. When you hear of people becoming victims of Bright's disease or dropping dead from heart failure you can depend upon it that they have been alling for months and years against the first symptoms which tell of serious disease you can prevent the painful and fatal results.

When the back aches, when the bowels get constipated, when the liver becomes clogged and inactive and you suffer from indigestion, you cannot afford to trust these troubling weariness.

A few weeks' treatment with Dr. Chase's Kidney-Liver Pills will regulate and invigorate these organs and may save you years of suffering.

Dr. Chase's Kidney-Liver Pills, one box, 25 cents a box, at all druggists.

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M. WITTE, RUSSIA'S LIGHTNING BOLT

MAN OF THE HOUR

Head of Peace Plenipotentiaries Well Hated by the Bureaucracy.

St. Petersburg, July 13.—Sergius Witte, the chief of the Russian plenipotentiaries, may be regarded as the leading liberal statesman of Russia. He is about 56 years of age and has worked his way up from the position of an underpaid railroad clerk, who occasionally acted as portier, to that of the leading statesman of Russia. He is the fact that his enemies are numerous and include some of the most powerful men in Russia. He is what is known as a well-hated man, but his honesty and ability have never been doubted, even by his worst enemies. One of the reasons for his popularity is the fact that he is of Dutch descent, and he himself was born at Tiflis, Caucasasia. Witte was generally referred to as M. Witte. He is thoroughly familiar with the Far Eastern question in all its bearings. Practically all of the Russian policy and the creation of a vice-roy in the Far East which caused his downfall as Minister of Finance. During the war with Japan, he was in 1903 De Witte was invited by the Japanese Government to visit Japan, which would indicate that his selection was probably well welcome his selection to conduct the peace negotiations in behalf of Russia, knowing that they will be dealing with the Russian statesman who best understands the situation, and is more likely to reach an agreement mutually advantageous. After the Boxer uprising, Witte presented a memorandum to the Emperor pointing out that Manchuria and Korea, as territory for the extension of Russia's growing influence and activity, and adding that Russia was bound to lead to a clash and eventually to war. When overruled, Witte advised the Emperor that Russia should not lead to a clash and eventually to war. He then wrote to the Emperor as follows: "Instead of making an enemy of Japan, we should win a friendly solution. We need to populate our eastern provinces, and have vital interests to defend in the event of a war. The yellow race in order that the peasants of Russia may understand what they are fighting for." But all of Witte's warnings were unheeded, and he was no longer consulted.

GRAFT IN EGYPT

All Officials With Hands Stuck Out To Be Greased.

Cairo, July 12.—The "graft" problem is proving more difficult for Lord Cromer to solve than all the other intricate and complex difficulties of Egyptian administration put together. The reformation of Egypt's financial system was a simple matter compared with the constant tendency, both high and low, to have the "palm greased."

Brilliant officials was the customary method of doing business. The only mistake one was in danger of making was in not offering a large enough bribe. In such a case the official would mouth meaningless words of "insult to his honor," and the like, but the real result lay in the smallness of the offering.

Lord Cromer has determined to drive out graft. He is meeting with slight success, and a constitutional change must take place in the Egyptian mind before the reform can be effected to any great extent. Following their lead, the beggars have become so persistent in their demands for backsheesh that an appeal has been issued to all tourists, signed by Lord Cromer, and Mr. Riddell and Comte de la Bock, requesting their countrymen to desist from giving alms.

The police, too, have been incited to take an interest in the backsheesh nuisance during the past season was considerably mitigated.

The Shah as a Critic

Persia's monarch had a view point on music considerably different from ours.

It was the Shah of Persia who was the cause of the great masters were played for the first time in Persia. He found he found no delight in them. At last, the Shah of Persia began to tune his instruments, whereupon the Persian monarch exhibited the keenest pleasure. He was an absolute expert, and his instruments that will stay in tune. In violins and instruments of that class, some latitude is expected, but with the piano the construction of the strings, to show how nearly the firm of Goulay, Winter, & Leeming, Toronto, have solved the problem, following a letter from Calgary is submitted. The writer is Mr. E. H. Crandell, who says: "I beg to report the safe arrival of the Goulay piano and out a superb and in perfect tune. This, I think, is marvelous and speaks volumes for your instruments. It's a long way from Toronto to Calgary."

THE LAKE MANITOU TRAGEDY

Hull, Beauchamp and Major Sankey Sank One by One.

Kenora, Ont., July 12.—Major Villiers Sankey, divisional engineer of the Transcontinental Railway, and formerly city surveyor of Toronto, with two of his party, met death on Monday by drowning.

Major Sankey, who had charge of the Transcontinental party, left Kenora on Monday morning with three of his men—Hull, Beauchamp and Temple—for their camp on Clear Lake, 20 miles northeast of here. On reaching Manitou Lake the party experienced heavy wind and sea, and the canoe took in water, with the result that a quarter of a mile from shore they were upset. All four clung to the upturned boat, but after holding on for over two hours, gradually sank from exhaustion—first Beauchamp, half an hour later Hull, and finally Major Sankey, who clung for over three hours, and, with a "Good-bye, friend," sank, to rise no more, when yards from shore. Temple, who was well known as goalkeeper for the St. George's hockey team, Toronto, reached shore half an hour later, and covering three portages and two small lakes, reached camp at 11 at night and reported to his party.

Two of the party came into Kenora at 2 o'clock, yesterday afternoon to report to the chief divisional engineer, Major Hodgins, who at once wired Major Sankey's family in Toronto.

The fun of pretending to like opera more than vaudeville is that our

INSURED PAY OUT BILLIONS BLINDLY

On Faith by the Careless.

New York, July 12.—Life insurance may almost be said to be an American institution. It has developed here to a much greater extent than in any other country. In earlier letters of this series we have seen how the American people pay nearly \$500,000,000 a year in premiums to the "old line" companies alone, and if fraternal insurances were added the total would doubtless rise far above half a billion; there are more than 5,000,000 of life policies outstanding, to say nothing of industrial and fraternal insurances, and nearly if not quite \$2,500,000,000 is now in the hands of life insurance companies in accumulated assets.

Ordinarily, the American people do not go very heavily into a financial venture without knowing a great deal about it. They are a practical, a prudent people. But it seems to be otherwise, in large measure, with life insurance. Vast numbers of people go into it without knowing much or anything about it. They take it on faith. They are too busy to investigate. The writer may cite his own case. He is carrying \$5,000 of insurance on his life and he has invested a good many thousands of dollars without other than the most superficial knowledge of the merits of the companies, the terms of the policies or the prospects for an adequate return. Carelessness! Yes, but thousands of other busy Americans have done the same.

Before we go deeper into our investigation of modern life insurance perhaps it would be well to acquire a clearer understanding of the elementary principles involved. I have found it necessary to do so, and if it has been a good thing for me it may prove a good thing for the reader.

It has been said that there is nothing in the world more uncertain than life, and nothing more certain than life insurance. Life insurance is based on the law of averages, on the rate of interest, and on the science of mathematics applied to all these elements. It has been shown by investigations, conducted on many different occasions, and in many different ways, that the chance of death at any age for men of average health is a very definite quantity. While it is quite impossible to say at what date any individual is likely to die, yet if a large group of persons, all of the same age, be under consideration, it can be foretold with wonderful accuracy that a certain number will probably die in the first year, a certain other number in the second year, a third group in the third year, and so on until the total number passes out of existence at the extreme limit of old age. This regularity provides the scientific basis on which calculations are made. The soundness of the basis is sustained by the experience of a century and a half, and by the gigantic proportions to which life insurance has developed as one of the principal branches of social economy.

"Mutual or fraternal assurance originated in funeral societies, guilds and friendly societies," says Professor Moir, a noted expert and writer, "but its development was very slow until about 30 years ago, when it was adopted and forced to the front in America. At first it was usual to charge an assessment of fixed amount at the end of each year, and pay the amount thus received to the heirs of those members of the society who might have died during the preceding year. The amount of the payment at each death would therefore vary according to the number of deaths, and it was usually necessary to have some strong force to compel the members to pay their share of the assessment. This cohesive force frequently consisted in benefits derived from membership of a club, or in the fact that the members were recruited annually, there would be a smaller number of persons remaining to pay these assessments. It was, therefore, by nature, that at the end of each year, when the assessment levies were being made, a number of members would withdraw, refusing to pay their assessments, and this would increase still further the payments required from the diminished membership of such a society. In order to avoid this difficulty as far as possible, the practice arose of paying fixed amounts and charging assessments in advance, estimating at the beginning of the year the amount which would probably have to be paid by reason of deaths. Assessments paid in this way were therefore properly called "premiums."

The truth will out. That is why Putnam's Corn Extract or has such an enormous sale; it's good—a sure cure—and better than any substitute. Insist on having Putnam's only.

THE FAMILY ALE.

The only GOLD MEDAL awarded at the St. Louis Exposition for ale which he stout won by JOHN LABATT. Purchasers can always get Labatt's Ale and Porter in prime condition from P. J. WATT, Market Square, Molsons Bank Building.

SPECIAL NOTICE.

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TIME HAS TESTED IT.—Time tests all things; that which is worthy lives, that which is inimical to man's welfare perishes. Time has proved Dr. Thomas' Eclectic Oil. From a few thousand bottles in the early days of its manufacture, the demand has risen so that now the production is running into the hundreds of thousands of bottles; that is so eagerly sought for must be good.

An inn on the border of Wales is half in Wales and half in England. So on Sunday one-half is operated under English Sunday laws and the other half under those of Wales.

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The Red Rose Flavor and Strength

NO Ceylon tea nor Indian tea alone can have the "rich fruity flavor" of Red Rose Tea, because neither variety in itself possesses all the qualities of strength, richness, delicacy, and fragrance.

Each has its own peculiar qualities, but each has its weaknesses.

By combining the two in the Red Rose proportions, I produce a tea with the "rich fruity flavor" and strength of Red Rose Tea, a flavor and strength found in no brand of Ceylon alone.

Red Rose Tea

is good Tea

T. H. Estabrooks

St. John, N.B., Toronto, Winnipeg

DANGEROUS GERMS IN SUMMER

Strengthen the Stomach With Mi-o-na and Keep Well.

A wealthy philanthropist in New York spends thousands of dollars every summer providing milk for the babies, with the result that the mortality is greatly decreased. He appreciates the fact that disease germs are common in the summer and that the stomach must be kept healthy to resist their attacks.

Older people do not live on a milk diet to insure health, but they can so strengthen the stomach and digestive organs by the use of Mi-o-na that they too, will be free from sickness in the summer season.

Take a Mi-o-na tablet before each meal, and it will soothe and invigorate the stomach, and prevent inflammation that may be present in the lining of the stomach, give tone and strength to the whole digestive system, and aid you in naturally and easily digesting the food. It is the only remedy known that cures indigestion and stomach troubles, and strengthens the digestive system. It is guaranteed to make a complete and permanent cure in all diseases of the stomach excepting cancer.

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