

STORES TO RENT—Corner of King and Yonge Streets, in the new Royal Bank Building. This is a rare opportunity to get in right. Low rental to desirable tenants. Exclusive agents.
TANNER & GATES, Real Estate Brokers.
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HIGH PARK BOULEVARD—Splendid brick residence of artistic design. 11 rooms, elegantly furnished, three bath-rooms, garage, beautiful grounds. Will sell furnished or unfurnished. For prices and terms see exclusive agents.
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PROBS—Moderate to fresh winds; mostly north-west to north; fair and cool.

BANK DEPOSITORS SCORE ACTION OF SENATE

Representative Meeting Passes Strongly Worded Resolution Expressing Determination to Continue Fight for Reimbursement of Sufferers of Defunct Farmers' Bank.

Determined to leave no stone unturned in their efforts to have the Farmers' Bank Bill again passed by the house of commons, more than a hundred depositors of the defunct bank met in Toronto yesterday and made plans to continue their fight. Speeches were made by many of those present dealing with the work done to date, and condemning the senate for throwing out the bill after it had been passed by the house of commons. Representatives were present from each of the places where the Farmers' Bank had branches, and it was felt by all present that strong and complete organization of the depositors should be used to the utmost in pressing their claims before the government.

At the conclusion of the meeting the following resolution was passed:

At a meeting of representatives of the Farmers' Bank depositors held in the Water House, Toronto, on June 25, last, it was resolved and carried unanimously that:

That the Farmers' Bank depositors, hereby express our deep regret that the senate of Canada saw fit to stand in the way of the Government of Canada relieving the losers in connection with the aforesaid bank;

That we are not only chagrined at the turn matters have taken since the assurances given us from time to time that the money would be paid, but are painfully surprised that the senate did not give the sanction legislation passed by the Commons of Canada, and approved by the government;

That we hereby again affirm our belief in the justice of our claim, which has been fully recognized by the house of commons, and express our determination to continue pressing that claim until the justice of the parliament of Canada be expressed in the reimbursement of the unfortunate sufferers of the Farmers' Bank.

And we hereby give the relief committee to go forward and pledge our support, until the money that has been voted by parliament is in the hands of the depositors.

R. J. McLaughlin, K.C., of Toronto, occupied the chair, and among the hundred at the meeting were Rev. Mr. Gilmore of Ripley, A. L. Minthorne of Lindsay, Messrs. Pollard of Pontypool, Elliott and Lyons of Cheltenham, Foot of Stouffville, and Hay of Brucefield.

Reviews Situation.

An explanation of the whole situation was given to the meeting by I. E. Weldon of Lindsay. Every delegate felt that the best had been done that could have been done under the circumstances. They felt also that the much-discussed and abused agreement between the depositors and shareholders, which had been so widely discussed on the floor of the house, was a step in the right direction and should be honored and carried out by the depositors.

Regret was expressed that some of the depositors, thru indifference or ill-advice, had refused to participate in the carrying out of the arrangement made by the solicitors and the committee representing the depositors.

Great satisfaction was expressed at the attitude taken by The Toronto World when the senate threw out the bill, and the editorials written and speeches made by W. F. Maclean, M.P. It was hoped that The World would come to the front again. Members of the committee thought they were under an obligation to Mr. Maclean for his attitude. It was the firm intention of the meeting to press their claim until the depositors are repaid.

HON. H. R. EMMERSON IN CRITICAL CONDITION

Canadian Press Despatch.
MONCTON, N.B., June 25.—Reports from Dorchester tonight are that Hon. H. R. Emmerson is in a critical condition, and the end is matter of but a few weeks, possibly days. The ex-minister is suffering from heart affection, from which recovery is said to be very improbable. Members of the family have been summoned to his bedside.

DIVIDEND IS PASSED BY ONTARIO AND WESTERN

NEW YORK, June 25.—Directors of the Ontario and Western Railway today decided, in view of the decreased earnings of the road, not to declare a dividend at this time. The Ontario and Western Railway is a subsidiary of the New Haven. A two per cent. dividend was declared in 1913.

AGE CLAUSE WAS RATIFIED BY TRUSTEES

Motion to Amend Superannuation Rule Lacked Two of Necessary Two-Thirds at Education Board Meeting—Principal Embree and Others Retire at End of Month.

Superannuation on the age basis was ratified by the board of education last night. The motion in favor of the re-engagement of superannuated teachers on a yearly basis had a majority of one, but the vote lacked two of the necessary two-thirds.

Trustee Boland moved the motion, of which he had given notice, as follows:

"That the regulations relating to superannuations be amended so as to provide for the engagement of superannuated inspectors, supervisors, principals and teachers or any such liable to superannuation on a two-thirds vote of the members present, such inspectors, supervisors, principals and teachers to continue payment to the superannuation fund of the board at the same rate as immediately prior to their retirement under the regulations as at present existing, and that on superannuation such inspectors, supervisors, principals and teachers be paid the same retiring allowance as if retired at sixty or sixty-five years of age as the case may be."

He said that on its merits he thought the resolution ought to go thru. Trustee Brown, seconding the motion, said that its adoption was of great importance. He did not think the vote should be rushed until all the members had arrived. It was more vital than politics.

Trustee Shaw asked if the vote would require a two-thirds majority of the board or of that present.

Chairman McTaggart said: "Of those present." The vote was: Yes—Trustees Hodson, Boland, Dineen, Vokes, Ellis, Brown, Mackay—7. Nays—Trustees Steele, Hopkins, Noble, Fairbairn, Shaw and Chairman McTaggart—5.

Trustee Houston arrived just too late to vote for the motion, but it would have required another vote in addition to his.

Trustee Jackson, who favored the motion, and Dr. Conboy, who was against it, were paired.

The result of the vote is that Principal Embree and the others who came under the age limit rule, will cease to be members of the board of education staff on June 30.

McGIBBON TO MANAGE AMES, HOLDEN, MCCREADY

Canadian Press Despatch.
MONTREAL, June 25.—Clarence F. Smith, who has been vice-president and general manager of Ames, Holden, McCready, Limited, this city, since the organization of the company, was dropped from the board at the annual meeting today and Fleetwood H. Ward was elected vice-president. Sir Thomas Tait was elected a member of the board. D. Lorne McGibbon was re-elected president and appointed manager. With a return to normal business again the company will pay a dividend. President McGibbon said:

WINNER OF HAMILTON DERBY



Sand Bar, owned by Mike Daly, with Jockey Ambrose up, the added starter who beat the cracks at the opening of the Hamilton Jockey Club's meet.

GOVERNMENT ENQUIRY FINISHES ABLE TO CARRY BUDGET THRU HEARING WRECK WITNESSES

Majority Cut to Thirty-Eight on Division—Laborites, O'Brienites, Joseph Martin and Disgruntled Liberals Abstain or Vote With Opposition.

Canadian Associated Press Cable.
LONDON, Friday morning, June 25.—The division on the finance bill, which was awaited with much interest, owing to the attitude of certain Liberal members and the abstention of the Labor Party, was taken last night and resulted as follows: For the bill 303; against 265; majority for 38.

The large reduction in the government majority is due to a combination of causes; dissatisfaction of Radical millionaires with the financial policy of the government and equal dissatisfaction of Labor members, not to speak of the independent attitude of the O'Brienites.

Laborites Abstained. The Labor Party to the number of 34 abstained from voting for the amendment in accordance with their previously expressed conviction that the chancellor of the exchequer should have given some poor relief from taxation instead of reducing the income tax.

Sir Luke White (Liberal) voted with the opposition as a protest against the postponement of the local grants. Joseph Martin, Mr. Hinds and several other Liberals abstained.

G. Greenwood, who has undergone several operations, voted on crutches. The O'Brienites in a body voted with the opposition.

When the figures were announced the younger members of the Unionist party called out enthusiastically, "Lloyd Georgian finance, send for Masterman, and saved by the Irish."

Broke Every Principle. Bonar Law said that the little lawyer from the Welsh hills had broken every principle which was regarded as

(Continued on Page 18, Column 3.)

MASSEY HALL TEMPERANCE RALLY GREATEST IN TORONTO'S HISTORY EMOTION GRIPPED VAST THROGG

VIGOROUS AND PROGRESSIVE

There is only one way to do things, and that is to do them right. All the new ways in business try to remember this one thing first of all. It means efficiency and every department. It is becoming a science. If you want to hire an office boy, and want the best boy to be had out of the crowd that offers, you apply the system. If you want to hire a prime minister there does not seem to be any other way to go about it, and do the right thing. The system finds the weak spots, and gets out the strong points. Every man in Ontario is more or less concerned in hiring a prime minister next Monday. A good deal depends on the man he engages. On what score shall he make his selection. The scientific way is to examine the candidate on half a dozen points: radical, blood-central points, with the certainty that the answers give a fair index to the likelihood of his qualifications. What are his ideals? What does he expect to do? Sir James Whitney is so well known in Ontario that the question may seem superfluous. But one is apt to forget what the condition was before he came. What was it in the liquor traffic, upon which his opponent professes to be more advanced than Sir James? The premier says he will do more than he has done; that he will keep along the same path, and better his own record. Mr. Rowell admits he did nothing in the past when he had a chance, but thinks he could do better than Sir James now. The system next examines the candidate for common-sense. Sir James declares he will make no promises that he cannot fulfill, that he will do all he can, and go as far as he can go, but he refuses to attempt what his judgment tells him is impossible. His opponent undertakes to do what has never been done yet, and what his own party refused to do when it had the chance. Which shows the more common-sense? The next question of the system is on personnel. Who are the men you have to help you? Sir Adam Beck, with the Hydro system; Hon. W. J. Hanna, with the prison farms; Hon. I. B. Lucas, with a public ownership budget; Hon. W. H. Hearst, with a developing north; Hon. J. J. Foy, with the revised statutes; Hon. R. A. Pyne, with a broken-up school-book ring; Hon. J. O. Reame, with good roads for the farmer; Hon. James Duff, with \$278,000,000 increase in farming assets; J. L. Englehart, with the most successful publicly-owned railway in America, answers Sir James. And who has Mr. Rowell got with him? Such white hopes as Rev. J. A. Macdonald and Mr. Sam Clarke, and Mr. Proudfoot and some others who have gone elsewhere but might come back. The points in personnel are in favor of Sir James. Next of the system's questions is discipline. Well, says Sir James, the boys do what I say. Mr. Rowell counts a good deal on Sir James' boys doing what Mr. Rowell says, which is cheerful but not prudent. Then comes the question on the fair deal. What do you know about that? Workmen's compensation, says Sir James. University reform, says Sir James. Electric power at cost, says Sir James. A hundred millions of money spent, and not a dollar of graft, says Sir James. Mr. Rowell says he would do as well, but would it be a fair deal to take the job from the man who set the standard? Are you reliable, immediate, and adequate? Is the last question of the system. Sir James is the most reliable politician that ever asked for a vote in Canada. His probity, his squareness, his independence will become historical maxims. He gets full marks there. Reliable? Yes, down to the shadow of the dark valley. Immediate? On next Monday.

Clerics and Laymen Who Uphold Liberal Leaders Banish the Bar Plank Cheered to Echo by Audience Which Completely Filled Massey Hall.

Massey Hall in its day has rocked to many a tumult of enthusiasm and reverberated to the war of voices rising in applause. It is safe to say, however, that from a standpoint of clamorous clamor the temperance rally of last evening capped them all. The bursts of applause were violent and sustained. People stood on seats with handkerchiefs in their hands and fairly shouted till breath was exhausted. In two senses the occasion was unusual. One reason was that an issue, not a personality, was being approved, and another was that the element of religious appeal, which has been indisputably bound up with this question of bar abolition from the opening of the campaign, seized upon the imagination of the people and transported them to great lengths of emotion. The fact that ministers of the gospel stood on the platform and called upon the mass to don the sword to fight the battles of the Lord, stirred the fibre of the most unresponsive with the peculiar emotional appeal of the church. In consequence into the shrill voices of women and children, echoing down from the upper galleries, there crept a tinge that was almost hysteria. Mashed on the platform were hundreds of little boys and above the great chorus of battle hymns rose the clear soprano of their tones. Apart, however, from the subject matter of the assembly the occasion itself was soul-stirring in its intensity. The slightest verbal flash of even the feeblest speaker sent out a ripple of cheering which rolled back into a growing wave to the doors and gallery exits.

The whole night was staged as if for a battle. The word "fight" was on every man's lip. "We have neither bullets nor bullets, but we will fight just the same," cried the defiant voice of a woman representing hundreds. Every church was represented on the platform, and one and all submerged creeds for the night and declared in mutual language.

Thruout, with one exception, not a harsh word was said of Sir James Whitney. Every speaker was full of tribute, but claimed that the temperance cause was the right one.

(Continued on Page 7, Column 5.)

FIRE SWEEPED THRU SALEM, MASS. HALF OF CITY IS MASS OF RUINS LOSS QUITE TWENTY MILLIONS

Ten Thousand Persons Are Homeless, and a Thousand Buildings Destroyed—Fire Started in Leather Factory and Spread so Rapidly That Whole City Was in Danger—Great Army of Refugees Encamped on Common for Night—No Lives Reported Lost.

Canadian Press Despatch.
SALEM, Mass., June 25.—Nearly half of the "Old Witch City" of Salem, rich in historic buildings and tradition, was destroyed today and tonight by a fire that caused an estimated loss of \$20,000,000; destroyed 1000 buildings, including a score of manufacturing establishments, and made 10,000 of the 45,000 residents homeless.

The fire originated in the Korn Leather Factory on the west side of the city, about 2 o'clock this afternoon; swept thru the shoe and leather manufacturing district, running every building in a curving path two miles long and more than half a mile wide.

Spread to Other Sections. Burning embers, carried by a strong northwest wind, started fires in two other sections, the fashionable residential district adjacent to Lafayette street and a manufacturing and tenement house district on the peninsula, bounded by Palmer's Cove, South River and the waterfront.

"The House of Seven Gables" was also in the danger zone. The fire burned a semi-circular path. Originally driven in a southeasterly direction from the foot of Gallows Hill, the place where witches were hanged two and a half centuries ago, it spread to South Salem and then changed its course and swept steadily in a north-

JOINS THE WORLD STAFF



Mrs. Christine Frederick of Greenlawn, Long Island, editor of the house-keeping department of The Ladies' Home Journal of Philadelphia, author of "The New Housekeeping," contributor to periodicals, scientific house-keeping specialist, lecturer and distinguished household efficiency expert, who will conduct "The New Housekeeping" department for The World every day, commencing Monday, July 6.

erly direction toward Town House square, the centre of the city's retail business life.

Whole City in Danger.

For a time the whole city seemed doomed. Then the firemen concentrated their energies in a single point of defence near the Boston & Maine Railroad station. Several buildings in this vicinity were dynamited, every available line of hose was directed against the approaching flames, and late tonight it looked as though the fire had been checked. No fatalities had been reported up to midnight, but in the confusion it was impossible to determine the casualties. Some fifty injured persons were received at the hospitals.

Thousands Homeless.

Thousands of the homeless were camped on Salem Common tonight with such household goods as they could save piled around them. Long lines of refugees, most of them on foot, and others in wagons, carriages and automobiles, crowded the road leading to Beverly, where hundreds spent the night in the parks.

Early in the evening the electric light plant was burned out, throwing the city into darkness.

The high school, police station, state armory, churches and other public buildings were thrown open to the homeless ones, and the city was policed by militiamen.

The great destruction was due to poor water pressure.

FUNERAL OF THE LATE HON. S. H. BLAKE



Sir James Whitney, Hon. J. J. Foy and others outside St. Paul's Church after the service yesterday afternoon.

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