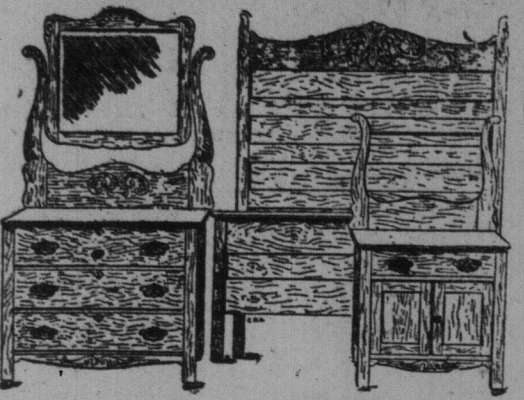


T. EATON CO. LIMITED

Bedroom Suite for Less Than Cost



This is the banner bargain of our Furniture Sale this month. These bedroom suites couldn't be replaced at the factory for the money we're asking on Monday. As we want them to go into thirty-five different homes, we shall limit each buyer to one suite:

35 only Bedroom Suites; golden oak finish; neatly carved; the bureau has a swell shaped top; is fitted with a 20x24 inch bevel plate mirror; large washstand; bedstead is 4 feet 2 inches wide; our special price is \$11.50; although the same suite has often sold at \$14.25; Monday while they last **8.90**

New Towels and New Prices

This store has a reputation for towels and towel value, but it is not often that we indulge our price-cutting habits on goods that have been on this side of the ocean for hardly a week. Yet these are the very latest towels and towelling that we have received from the Irish and Scotch manufacturers—to be sold on Monday at record reductions:

35c and 40c Towels, 25c
315 dozen of Huck Damask Towels; fringed ends and colored borders; sizes 19x38, 20x40 and 20x42. Also Hemmed Huck Towels of superior quality and finish; selling today at 35c and 40c a pair; Monday **.25**

7c Towelling, 5c
2800 yards of Plain Linen Crash Roller Towelling; good pure linen. Also Red and Blue Checked Glass or Tea Towelling; absolutely free from lint; superior quality; 17 inches wide; selling today at 7c a yard; Monday **.5**

Boys' Suits at About Half Price

Over four hundred of them offered to us at a price so tempting that we couldn't resist buying. You'll thank us for making such a fortunate deal if you come and buy for your boys before this lot is sold out on Monday:

LOT No. 1—Boys' Suit; made of heavy dark Canadian tweeds; neatly pleated front and back; lined with heavy Italian cloth; pants lined; sizes 23 to 29; regular price \$2.50, \$2.75, \$3.00; Monday to sell at **1.69**

LOT No. 2—Boys' Suit; Norfolk jacket and 2-piece single-breasted styles; made of pure all-wool tweeds; neat patterns; good trimmings; sizes 23 to 29; regular price \$3.00, \$3.25, \$3.75; Monday to sell at **2.19**

LOT No. 3—Boys' School Suits; made of imported Scotch and worsted tweeds, in medium and dark colors; neat pattern; single-breasted, with pleats; also Norfolk jacket styles; good trimmings; sizes 23 to 29; regular selling price \$4.00, \$4.25, \$4.50; Monday to sell at **2.49**

Shirts and Ties for Men

Three items for Monday—and a substantial saving in each case. Saving money, however, is a very common experience with the man who makes a practice of buying his personal dress needs at this store. If you haven't tried it you should start next week well by sharing in these values:

Men's and Boys' Fancy Silk Shield and Bard Bow Ties; neat and fancy figures and stripes; dark and medium shades; all made of this season's silks; regular prices 15c and 20c each; February Sale price **.12 1/2**

25 dozen Navy Blue Polka Dot Duck Shirts; yoke and collar attached; double stitched seams; large buttons; buttoned front; small, medium and large white spots; sizes 14 to 17 1/2 collar; selling today at 50c; reduced for the first time on Monday to **.39**

Men's Fine Scotch Zephyr Nightgown Shirts; open front; detachable link cuffs; laundered neck and wristbands; collars that will withstand all the terrors of the wash tub; full size bodies; neat and fancy blue stripes; sizes 14 to 17 1/2 collar; regular price 75c; February Sale price **.50**

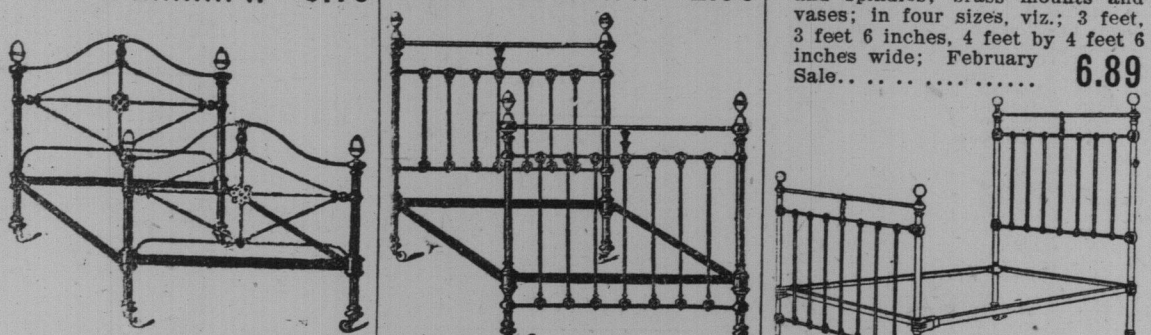
February Sale of Iron Bedsteads

The sale of Iron and Brass Beds has become such an important feature of our Furniture sales that we require to buy them in carload lots, thus giving us a price-advantage that only this store can command. That is why our prices are so favorable to buyers and why it is possible for us to offer values not easily duplicated outside this store. For instance, we are selling this month:

No. 5—Child's Iron Cot; white enamel finish; brass knobs and caps; fitted with woven wire springs; 2 feet 4 inches wide and 4 feet 6 inches long; February **5.10**

No. 150F—Iron Bedstead; white enamel finish; 1-inch posts; heavy filling; high head end; brass knobs; in sizes 3 feet, 3 feet 6 inches, and 4 feet 6 inches wide by 6 feet long; February **2.98**

No. 205F—Bow Foot Iron and Brass Bedstead; highly finished in white enamel; head end 60 inches high; 1-inch pillars; 3-8 filling; head end 6 inches wide; ornamented with heavy brass rail and spindles; brass mounts and vases; in four sizes, viz., 3 feet, 3 feet 6 inches, 4 feet, by 4 feet 6 inches wide; February **6.89**



No. 208F—Iron Bedstead; white enamel finish; 1-inch posts; with extra heavy chills and filling; brass knobs and caps; sizes 3 feet, 3 feet 6 inches and 4 feet 6 inches wide by 6 feet long; one of the best values we can offer; February Sale **3.59**

No. 316F—Iron and Brass Bedstead; finished in white enamel; brass rails; mounts and knobs; head end 53 inches high; foot end has deep extended foot end; heavy filling; with fancy chills; 1-inch posts; in any of the following sizes: 3 feet, 3 feet 6 inches and 4 feet 6 inches wide; February Sale **4.98**

No. 220F—Iron and Brass Bedstead; with white enamel finish; massive pillars 1 1/4 inch; heavy cast chills; 3-4 inch brass rail; brass mounts and knobs; in sizes 3 feet 6 inches and 4 feet 6 inches wide; February Sale **8.25**

THE TORONTO DAILY STAR WILL HAVE A MORE COMPLETE LIST

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190 YONGE ST., TORONTO.

THE TORONTO WORLD

No. 53 YONGE-STREET, Toronto.
Daily World, \$2 per year.
Sunday World, in advance, \$2 per year.
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19 West King-street. Telephone 804.
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THE WORLD OUTSIDE

The World can be had at the following news stands:
Windsor Hotel, Montreal.
St. Lawrence Hall, Montreal.
Iroquois Hotel, Buffalo.
St. Dennis Hotel, New York.
P. O. News Co., 217 Dearborn-st., Chicago.
G. F. Root, 278 E. Main-st., Rochester.
Queen's Hotel, New Westminster.
McKay & Southern, New Westminster.
Raymond & Doherty, St. John, N.B.

THE GROWTH OF FRATERNAL LIFE INSURANCE.

Outside of those specially interested in one way or another in the subject, it is gravely doubtful whether any considerable number of newspaper readers really appreciate the proportions to which fraternal life insurance has grown on this continent during the past few years. The report of the proceedings of the fifteenth annual meeting of the National Fraternal Congress, which is an association formed of representatives of fifty of the fraternal insurance orders, contains information which, we confess, has opened our eyes to the immense importance of the subject. This congress contains representatives of but a very small proportion of the whole number of fraternal societies which are devoting their energies to the work of life insurance. This fact will be appreciated the better when it is understood that of all the Canadian fraternal societies which are engaged in that business only one belongs to the National Fraternal Congress, and probably not a much greater proportion of the American societies are connected therewith; and as the statistics which we here quote relate solely and only to the societies represented in that congress, it is evident that the figures would be swollen enormously if all such societies now outside were included. From the statistical tables of the report, we glean the following information, the figures in each case being up to the 31st of December, 1900. The number of persons insured in the fifty societies belonging to the National Fraternal Congress is 2,855,774, and the amount of insurance carried by the membership amounts to \$4,585,519,982; the amount paid out during 1900 to beneficiaries totalled \$43,705,540, and the grand total paid by the fifty societies during their existence reaches almost to \$500,000,000. In view of these facts, we think we are correct in saying that no more important subject than that of fraternal insurance could occupy public attention. From investigations which we have made, we are inclined to believe that a fairly large proportion of the people insured in these societies are not insured elsewhere; and this brings us face to face with the fact that millions of wives and children, so far as the possible needs of their future are concerned, are dependent wholly upon the work of these institutions. No unbiased observer, it seems to us, can consider the amount of benefits already paid to beneficiaries, which, as we have said, reaches nearly \$500,000,000, without contemplating the magnitude of the work which these orders have done for the prevention of poverty and distress.

The proportions already attained indicate beyond a doubt that fraternal insurance has become a permanent part of our national make-up. There would be little difficulty found in attempting to prove that the methods pursued in the past by some of these societies have not always been wise. In spite of these mistakes, however, the system has won and still holds—undoubtedly more strongly now than ever—the sympathy and support of the masses. It is easy to offer destructive criticism; the time has arrived, however, when such criticism seems to serve but very little useful purpose. Energy spent in such a direction, namely, that of constructive criticism, with a view to remedying any defects which may exist, is of real use, since the system of fraternal society insurance, as distinct from that of the joint stock company life insurance, has undoubtedly come to stay.

We agree thoroughly with the tenor of a monograph upon the subject recently published by an independent writer, in which he says: "There are two extremes, and both are wrong. The one extreme says 'Nothing fraternal is bad,' the other says, 'Nothing fraternal can possibly be good.' Between these two is the reasonable thinker, who sees nothing in the name, nor even the plan, so long as sensible business methods of laying the foundations and building thereon have been pursued. The one says, 'Down with old life insurance,' this is absurd. The other says, 'Down with fraternal insurance as it is,' in the face of statistics as to its ramifications and results, this is equally absurd. Between the two again is the medium and safer course. If the companies have been taxing their policyholders too much let the legislatures interfere. If some of the fraternal insurance societies have defects, let us bend our energies toward remedying them and thus exert our influence toward the perfecting of a system with which the interests of so many thousands of homes are inseparably connected."

The dangers to which these societies have been exposed, by reason of the many years of experience in their operation, are now pretty well recognized. In brief, the main dangers may be said to have been, first, too late rates; second, careless selection of risks. The work of the Fraternal Congress seems to have been devoted to the eradication of these, as well as other elements of danger, and it is to be regretted that in undertaking that work it does not seem to have received the sympathy and support of all the societies. The London (Eng.) Insurance Observer, a standard insurance

Journal of the old world, usually very severe in its criticism of the fraternal societies, in a recent article upon the work of the congress, says: "The defenders of sound methods have gradually been winning their way, and this year by a large majority they carried an important resolution advocating the adoption of legislation by which permission to transact insurance business should be limited to societies charging as a minimum rate of premium the rates worked out by a committee of the congress." That this is a very important step in advance goes without saying, and it is satisfactory to know that the achievement was largely the result of efforts made by the only Canadian society having membership in the congress. Upon this point The Observer says: "In bringing about this highly desirable result, the Independent Order of Foresters and its chief have played a leading part. The Foresters have shown by their own action and by their powerful advocacy of sound methods at successive meetings of the Fraternal Congress that they are absolutely determined to place their business on a sound actuarial basis. This being so, the dangers that formerly lay ahead of the Foresters are at least in process of being avoided, and probably the most difficult part of this task has already been accomplished." The concluding words of The Observer's article, which in fairness to the Foresters we quote, are equally complimentary. Referring to The Observer's criticism in the past of that order, the editor says: "We have equally now no choice but to give a cordial welcome to the change, and to wish for it that complete recognition and success which, under the altered circumstances, it deserves and will accomplish." The whole article of The Observer, from which we quote the above extracts, is a rational and well-tempered discussion upon the subject, and undoubtedly attracts the careful attention of those who formerly saw nothing good in it whatever.

The battle, of course, between the ordinary life insurance company and the fraternal society is still being waged. Upon the one side, it is declared that even the rates declared by the Fraternal Congress to be ample, and which we see are practically the same as the rates of the Foresters, are inadequate. On the other side, it is contended that these rates are sufficient, mainly by reason of the facts that in the fraternal society there are better means provided for the selection of risks; and, secondly, that the expense element is in its case not nearly so large as it is in the case of its rivals, the ordinary life insurance companies. As The Observer has taken the Independent Order of Foresters as the typical fraternal society, would not be our place to refer to some of the results which that society claims to have achieved, and which are illustrative of the two contentions mentioned above. As to their machinery for the selection of risks, the society points to its death rate, which is a little over six in a thousand, notwithstanding that the society is now in its twenty-seventh year, while the

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Natural Living Natural Diet Natural Food Produce Natural Healthful Conditions

Dyspepsia, Indigestion, Constipation, are the result of unnatural living. Shredded Wheat, nature's best food, will ensure permanent relief and restore perfect health. Cheaper than medicine.

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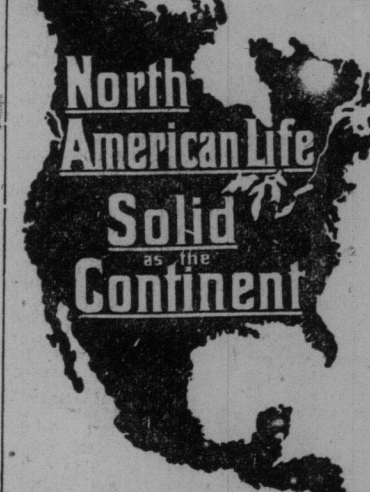
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Is it worth living? Yes, but what about the loved ones who will be left when our lives are ended, perhaps unexpectedly? Have you provided by life insurance against that calamity? The North American Life—SOLID AS THE CONTINENT—has plans of life insurance to meet every want. Let us, or our agents, who are nearly everywhere, help you to select a suitable one.

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L. GOLDMAN, Secretary. WM. McCABE, Managing Director

by the good sense and judgment of the members of any fraternal society, if they go properly about it, can be easily overcome.

A very strong indication of the change of sentiment that has been brought about during the past few years among the fraternal societies is to be found in the wise effort which at the present time is being made by practically all of them to accumulate a reserve fund. Only a short time ago many of the societies looked upon such an idea as a vicious one; and, indeed, we believe it is a matter of record that, when the Foresters sought admission to the Fraternal Congress, their having a large accumulated fund was looked upon within the Congress as a bar to their admission. Chiefly by their influence, however, the policy of that body seems to have been completely reversed, and the various societies now connected with it are making an earnest effort to "lay up funds" against possible unforeseen circumstances and difficulties. The funds thus far accumulated in that way total among the fifty societies belonging to the Congress \$12,921,542.35. Of this amount—and this is a fact of which all Canadians, whether Foresters or not, may be rather proud—the Independent Order of Foresters held at that date \$4,448,829.48—the figures to-

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Refreshing and delicious, the Carbonated MAGI Caledonia Water is always a SAFE beverage, superior to every other. Sold everywhere. J. J. McLaughlin, sole Agent and Bottler, Toronto.

day being \$5,240,000. The subject of life insurance is one that we are all vitally interested in. As we have shown by the figures we have quoted, the policies in fraternal associations form a very considerable proportion of the total number of policies which have been effected, and we may add, which are being effected, upon this continent. These associations, therefore, deserve the attention of the public and the legislatures toward making them as perfect as possible.

Their work goes on each month, increasing and expanding. As an instance of this, we notice from the published figures that the Independent Order of Foresters during the month of December paid nearly \$153,000 to beneficiaries, that this was divided among over one hundred and forty homes, that it put over 700 new members on its books, and that it added during the month to its accumulated funds over \$71,000; and yet these are the figures for only one Canadian society. It would be interesting to have the month's record of work for all the societies of the kind on the continent. We venture to say that they would surprise those who have not been closely following the subject.

NIAGARA FALLS POWER. If the Liberal-Conservative party in the legislature is in earnest in its profession to develop Niagara Falls power as a national undertaking—and we have no reason to suspect its bona fides in the matter—it will go to the country with one of the strongest planks that has ever been promulgated by any party on the eve of a general election. We take it that Mr. Macmillan's amendment means, in the first place, that every possible restriction, consistent with concessions already granted, will be imposed to prevent the transfer of electrical energy to the United States; and, in the second place, that electrical energy will be developed by the provincial government as far as this is possible consistent with existing concessions, and that this power will be distributed throughout Ontario wherever there is a demand for it. The amendment means, in short, that no further concessions will be granted for developing power at Niagara Falls, and that future development will be done by the government and for the benefit of the people of Ontario. This is as far as the party can go, because it is not in a position to undo the

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9 and 11 Queen St. East.

CAR WHEEL TRUING BRAKE SHOE

A Valuable Invention and a Toronto Man the Inventor.

A universal drawback street railway concerns have to contend with is the continual flattening of car wheels, in a true circle on an elaborate machine, equipped with large grinding wheels. Mr. Power, master mechanic of the Toronto Railway, last year invented a simple iron brake-shoe device, having blocks of pure carborundum fitted to its face. This invention is found to perform the work of truing as perfectly as the old machine process, and at an enormous saving in cost and convenience. After careful of the numerous tests, a company was formed, called the Car Wheel Truing Brake Shoe Company, which is now established and manufacturing in Buffalo for the United States demand. The company consists of Buffalo and Toronto capitalists, having a full paid-up capital of \$100,000. William Davies, the well-known president of the William Davies Packing Company, is president; Court Richmond de la Sabliere, vice-president; L. V. Duesenau, treasurer, and J. B. Perry of Toronto, managing director of the company. These truing shoes are rapidly coming into general use, and their production is growing to large proportions in consequence of the ever increasing demand.

Corn cause intolerable pain. Holloway's Corn Cure removes the trouble. Try it, and see what amount of pain is saved.

that over two and a half per cent. of the 50,000 street cars running in the States are flattened daily from this same cause, entailing enormous loss in roadworn.

Until recently car wheels so damaged could only be repaired by laying up the car, removing the wheels and grinding them to a true circle on an elaborate machine, equipped with large grinding wheels.

My Latest Method of Cure. Treatment to cure stricture permanently by absorbing the stricture tissue, making cutting, stretching, pain, etc., unnecessary. Nervousness. Weakness also all drains, thereby restoring many powers. So positive that my Latest Method cure you that you can

DIED IN ORILLIA.

Orillia, Feb. 7.—The Rev. Dr. Waters, rector of St. Paul's Church, New Orleans, died here this afternoon. After an illness lasting since last August. In early life he was a curate at St. James Cathedral, Toronto, under Dean Grassett. He had been rector of St. Paul's for 26 years. He had spent his summers here for a number of years, and had a fine summer residence on the shore of Lake Couchiching. Dr. Waters was in his 58th year. He leaves a widow, two sons and three daughters.

FIVE DOCTORS CRIED "HOPELESS"

But Jacob DeWitt wasn't going to cry quite without a fight for his life. He pinned his faith to Dr. Agnew's Cure for the Heart, and it saved him. Jacob DeWitt, of Hay Island, had been under treatment with five doctors. Each in turn giving up his case as a hopeless case of Heart trouble, said he might drop dead any minute. He fell in with Dr. Agnew's Cure for the Heart, and he declares he owes his life to it. From the first dose he found benefit. To-day says he never felt better in his life.

