The Toronto World

year. Daily, Sunday inc. ded... \$5.00 expected measure of success. In a companies, if not actually higher. This

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Hamilton Office,—Royal Block, James-North and Merrick-streets, Telephone 965. CRITISH AND FOREIGN OFFICE OF THE TORONTO WORLD. Hart-street, New Oxford-street, W.C. London, England, Joseph P. Clougher,

ertisements and subscriptions are also fived through any responsible advertisagency in the United States, etc. he World can be obtained at the follow-News Stands:

Sherman, 586 Main-street. UCAGO, ILL,—P.O. News Co., 217 Dear-

ver policy of the Ontario government, the reconstructed system.

has not been sounded. The work at present is for the skirmishers. We must fight the battle at individual points. The man or the newspaper that is friendly to public ownership helps at each point, and then moves on to the control of the following telephase out the general engagement stock companies and which must be obtained before the public mind will gram has been received at the department of agriculture from Dr. W. Saunders, director of experimental farms, now in the west:

Ottawa, July 20.—The following telephase and was going about in ignorance of the fact.

The health of Ontario at present is director of experimental who points out that smallpox at present is almost confined to a few cases in Kent County.

Ottawa, July 20.—The following telephase and was going about in ignorance of the fact.

The health of Ontario at present is director of experimental farms, now in the west:

When properly administered can secure.

To begin with the Mutual Life is

nameless ignorant, are no friends of cally no policyholder had a vote. Mr. ablic ownership, but are wolves in Wegenast, in spite of the entirely missheep's clothing.

THE ENGLISH LANGUAGE.

Evidence of the increasing import-English language is afforded by a recent arrangement made by France and Prussia with the British board of education. A number of young English teachers (men and women in the case of France, men only in the case of Prussia) are to be appointed as temporary assistants in French lycees and insured that he might infuse some new colleges and Prussian gymnasia res- blood into the board. His horror at pectively. Their duties will be to con- such a catastrophe led him to enter duct small conversation classes for the plea that life insurance is a "peabout two hours da'ly, and to a ary is to culiar business." With fine irony, and oc paid. They will be boarded and a smile, Commissioner Langmuir reodged at the institutions to which they marked, "We all admit that." are attached. The opportunity thus af- In a word, then, this so-called mu France and Prussia of the growing could possibly be. Nothing short of a tablish an artificial means of international communication which would serve the purpose of a Lingua-Franca. None of them have attained supreme success, nor can the ultimate solution dent; \$7000 a year for the manager; be forced. It can only be decided by the action of the nations themselves, and in the meantime English seems the likeliest candidate for the place of a really international language.

THE MUTUAL LIFE OF CANADA. The enquiry by the insurance commission into the affairs of the Mutual Life of Canada, whose head office is at Waterloo, Ont., was a matter of special interest. The Mutual Life of Caneda is the only native company operating on mutual lines in this country. all others, leaving out of consideration the assessment systems, being stock companies. A purely mutual company is one in which there is no

pany in its initial stages being meet preliminary expenses, to provide down hewer of wood and drawer of for death and other losses before the water to the manager and directors premiums of the policyholders put the most excellent majesties. organization in receipt of funds and A matter of some general interest after that is done to contribute its touched upon by the enquiry was the share to paying a dividend to the habit of the Mutual Life dealing un-

companies, there has been much ink- ing" insurance. Such a proceeding shed for the last forty or fifty years, a clear violation of the spirit of the the advocates of the mutual system mutual system and has been declared of cheapness, larger possibilities of re- notably France. This dual system turns to policyholders in that there are was condemned by the Armstrong inno large sums required to be paid out vestigating committee, is prohibited in annually to stockholders by way of di- New York State, and to say the very to be safer, in that policyholders have tion in a mutual company. an absolutely controlling voice in its It is no surprise that the Mutual, like management. On the other hand the all the other companies who have used advocates of the stock system contend much license in juggling with "pro-that a stock system can be conducted fits" on the quinquennial or deferred just as economically as a mutual com- dividend system of division, should pany, with just as large returns to polomy and safety to policyholders, inas-ner of evil things to say of the anmuch as the directors and managers of nual accounting for dividends. We a stock company, who are for the most part its owners, in looking sharply as which is mutual by name would have EW YORK—St. Denis Hotel.

TTAWA—Despatch and Agency Co.; all before the insured. It is only, they say, by sharply looking after the insured accredited mode of distribution of profish. Tohn McDonald; Hotel Empire can hope even after years of waiting the say in the above particution.

that while during the Armstrong investigation in New York State great and least by all newsdealers exactly similarly abuses were found with self-comparison. It has by no to exist side by side in the Equitable means attained the position of the stock company and the mutuals-the ideal company, and we would hope New York Life and the Mutual Life- has not yet attained its own ideal in te a sheep, bleated like a sheep and mended and the legislature adopted a holders. At present its management, deceived the sheep. He also ate the plan whereby every stock company in view of its keen vision in descrying doing business in the state could ulti- what is of advantage to itself, but its The newspapers that are lending their mately become mutualized, additional dulness in scenting out what is ofumns to insidious attacks on the safeguards having been thrown around fensive to policyholders and detriment-

while the Mutual Life of Canada in spear in sheep's clothing. They look is honest sheets, they even bleat with simulated sound of sincerity, and the spear in sheep's clothing. They look is they deceive the people. The simulated sound of sincerity, and the simulated sound of sincerity, and the showing under the probe, yet several things were disclosed that give it no just grounds for vaunting itself over others as the embodiment of the ideal system.

Public ownership is not present in proper in the reconstructed system.

In the reconstructed system, with the frequently indicates, might with much propriety take up the confession of a centain countryman of Commissionsiderably, and had just returned. He showing under the probe, yet several things were disclosed that give it no just grounds for vaunting itself over others as the embodiment of the ideal system.

Public ownership is not present in contact with the sufferer vaccination of the ideal system.

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Public ownership is not present in contact with the sufferer vaccination of the indicates, might with much propriety take up the confession of a certain countryman of Commissions-siderably, and had just returned.

Provincial Health Officer, the look of the confession of the interests, as our correspondence in the much province on the wind on Wednesday morning.

Provincial Health Officer Hodgetts Ontario as a general principle. It appears and others which flourish pears in specific cases. We are on the equally in mutual companies as in

hendly to public ownership helps at ach point, and then moves on to the ach point, and then moves on to the ach point. These generalities may dismutual only in name. The control of all sorts well headed and generally very promising. Very fine fields of Public expectoration is against the a native of Russia, recently arrived in cach point, and then moves on to the mext town! These generalities may dispute the wolf-newspaper, but the public will not be deceived.

Where are our contemporaries in this power campaign? Is A Constant Readels or Veritas, or any other of that legion of nameless ones, writing for the benefit of the many or the few? The able man who hides his identity behind a phrase does himself no honor, and a phrase does himself no honor, and creates suspicion of the cause he estimate to a criticism of the hydrodism to the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the voting power being left in the each of the dard and generally bear of all sorts well headed and generally overy promising. Very fine fields of all sorts well headed and generally bear of public sorts well headed and generally bear of public sorts well headed and generally bear of public sorts well headed and generally bear of the thest. Saskatchewan to Indian Head. Grain of all sorts well heade ses himse f in the hope that the elec- hands of the directors. He would not trical combine will give Lazarus a few say that this was the object of the numbs. The newspapers that give company, but he was constrained to oublicity to the nameless able or the admit that the result was that practi-

feading character of his literature, went much further than merely preventing a possible adverse expression of opinion on the part of the policy ance attaching to a knowledge of the holders. He was opposed to a large number of policyholders voting. A popular vote might endanger the con- Met for First Time Yesterday to tinuity of management, and he was quite prepared to show to the door any policyholder who for election purposes desired to obtain a list of his fellow-

forded to acquire a thoro colloquial tual company, with 25,919 policyholdknowledge of the two leading continen- ers legally entitled to vote, is by the tal languages of Europe will without system of proxies which the board of doubt be taken by many young British directors have secured, as absolutely tember. teachers; but of more significance is under the autocratic control of half a the virtual acknowledgment made by dozen men as any stock company supremacy of the English language. revolution among its policyholders, or Meny attempts have been made to es- an act of parliament could upset this oligarchy.

Again, the expense of management is much larger than might have been expected. A salary of \$5000 for presi-\$2600 "underground" pension to exmanager; \$4500 with, we presum. traveling expenses for the superintendent of agencies; \$15 a day for each director attending a board meetinghis fees varying from \$1000 to \$1200 a year-may be taken as very fair samples of that peculiar species of flattery which consists in imitating the economies which characterize stock companies in their tender regard for policyholders' profits. Is it any wonder

CASTORIA The Kind You Have Always Bough Bears the

capital stock, the funds for financing that Mr. Wegenast and his board provided generally by a guarantee agement"? It appears to us that, confund which theoretically and practical- sidering its volume of business, the ock company, on the other hand, the ought not so to be, unless the policy pareholders subscribe capital stock to holder is willing to write himself

fairly with its "participating" policy As to the relative merits of these holders in selling, when in competiti wo modes of conducting life insurance with stock companies, "non-participatcontending that it has inherent merits illegal in some countries of Europe, ridends on capital; and that it ought least, it is open to the gravest ques-

rholders, and with much more econ- nicious potentiality, and have all manousiness men after their own interests signified its ambition to lead the van

to make anything in the way of invest- lars, with some others we have not necessary to go at present, further than Manufacturers' Life, the North Amal to their interests, as our correspond-

ly of Western Crop Prospects.

west to Moosejaw, and remark that crops of all this year promise to be the best they ever had."

BLINDED WITH HEADACHE

That's the direct result of constipation. Simplest remedy is Dr. Hamilton's Pills of Mandrake and Butternut, which enliven the bowels, stimulate kidney and liver action, thoroughly

TEXT BOOK COMMISSIONERS Prepare for Work

A preliminary meeting of the school text book commission appointed by the Ontario government was held yesthe Ontario government was held yes-terday, G. S. Lynch Staunton, K.C., out Luzon, except as to Filip Salva-newly chosen as legal counsel, being dor and his fanatical followers. Prospresent, in addition to Chairman T. W. Crothers, St. Thomas; John A. Cooper, and Secretary A. C. Casselman. A conference was afterwards held with the deputy minister of education, and Superintendent of Educa-tion Seath. The proceedings were not of a formal character, being merely intended to pave the way for the first regular business meeting, which will probably be called early in Sep-

REFUSES 500 LICENSES.

Cigars and Ice Cream Said to Cover Gambling Operations.

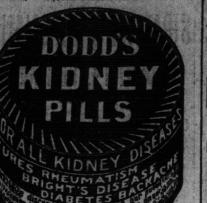
Montreal, July 20.-Chief of Police Campeau has refused licenses to over 500 small cigar stores and ice cream

After watching these places for the last two months, he decided that most of them were gambling dens, or were otherwise undesirable to the public. Want Ottawa Engineer. Kingston, July 20.-E. R. Beckwith,

assistant engineer of the marine de-partment, Ottawa, has been recom-mended by the board of works for the position of engineer of this city at \$1500 a year. He comes very highly rec-

Succession Dues. The succession dues department have received \$29,500, being 5 per cent. on the valuation of the estate of the deceased wife of Senator Cox.

Saturday, July 21. Going on G.T.R. special 7.30 a.m. Returning until Monday, Secure tickets at G.T.R. offices.



President's Order on Eight Hour Law May Give Officials Some Difficulty.

Washington, July 20.-Government fficials have already found themselves confronted with much difficulty in the application of the president's order to report violations of the eighthour law by government contractors. The question has been raised as to whether the law affects work on naval

a resident of Powassan, north of Bracebridge, in the Parry Sound dis-

On Sunday last Dr. Porter, the lo-

Ottawa, July 20.—The following tele- attack, and was going about in ignor- A spec

PEACE NOW IN LUZON.

All the "Outlaw" Leaders in Hands of United States.

Washington, July 20.-The following cablegram from the governor-general of the Philippines has been received: f the Philippines has been received: mittee in charge of the 12th of July "Macarlo Sakay and Francisco Carreon, self styled president and vicepresident of the Filipino Republic;
Leon Villiafuerte, lieut-general, being ladrones heretofore, infesting Rizalane and Laguna; Gens, Julian Montalon.

There promises to be a first-class exhibition of lacrosse on the Annettestreet grounds to-morrow afternoon,

pects of getting him encouraging."

GIVES MEMORIAL WINDOW.

London, July 20.—Lady Mountste plen has placed a window in the chapel at Addlestone in memory of (Canadian Associated Press Cable.) Princess Mary Adelaide, Duchess



STANDARD

OF THE

WORLD

INJURED RAILWAY NAVVIES WILL SUE FOR DAMAGES

construction train on the C.P.R. near Galt. writs have been issued on behalf of three of the injured men, being

YORK COUNTY AND SUBURBS

NEW ST. MONICA'S CHURCH

Laying of Cornerstone To-Morrow - Edifice Will Be a Worthy One.

man Catholic Church, Broadway-ave ue, Eglinton, will be laid to-morro at 3.30 p.m. by His Grace Archbish O'Connor, assisted by Vicar-General McCann and the priests of St. Michael's College. The parchment to be enclosed in the corner stone is in Latin, of which this is the English interpretation, "In the year of our Lord 1906 and the third of the pontificate of Pius the Tenth, the Most Rev. Dennis O'Connor, Arch bishop of Toronto, blest and laid this corner-stone of this church, erected in the honor of God and of St. Monica, a the private cost of a pious benefactor, in the presence of the Very Rey Joseph J. Mct. ann. vicar-general; Rev. Michael J. Neury, missionaly rectut, and of our er priests and cierus; of the pious benefactor, J. P. Hynes, the archimett, and

its greatest dimensions being 112 leading by 55 feet wide, and will have seading capacity for 550 people. The exterior will be of red brick, with cut-stone dressings, and the pelfry towar and spire will be of the same material. whether the law affects work on naval vessels in private yards. The contractors strenuously insist that it does not operate outside of a government reservation, and that the ship is their own property until it is turned over to the government.

The navy department officials appear to believe that as the government pays instalments of money for the ships as the work progresses it is the actual owner of the vessels.

SMALLPOX FATAL IN 3 DAYS.

Case of Virulent Attack in Parry Sound, But No Danger is Feared.

Death within three days from an attack of malignant smallpox came to a resident of Powassan, north of Danager is the church of the same material. On entering the church on one side is a conterence room for the parish meetings, while on the other side is a room for the janitor. Passing the vestibule and entering the church proper on one side of the rear wall is a space for the confessional and on the other is a similar position to be occupied by the bapton of the ships are divided in the pelity toward and some material. On entering the church on one side is a conterence room for the parish meetings, while on the janitor. Passing the vestibule and entering the church proper on one side of the rear wall is a space for the confessional and on the other is a similar position to be occupied by the bapton to be occupied by the bapton of the same material. On entering the church on one side is a conterence room for the parish meetings, while on the janitor. Passing the church proper on one side of the rear wall is a space for the confessional and on the other is a similar position to be occupied by the bapton to be occ

Rev. D. B. McDonald will occupy the pulpit of the Eglinton Presbyterian Church to-morrow morning and even-

A cricket matche will be played this

A cricket matche will be played this afternoon at 2.30 by St. Cyprians vs. Dovercourt in a C. and M. League, on the latter's grounds. The following players are requested to play: J. Clark (captain), J. Stokes, W. Wise, J. Holt, F. Colborne, D. Wheeler, F. J. Davis, J. Neville, Reid, T. Baker, Ferguson, W. Davis. Davisville.

Rev. Newton Hill, pastor of the Methodist Church, will preach at both morning and evening services to-morrow. In the morning his subject will be, "Wonderful Son of a Wonderful Father," and

Toronto Junction. Toronto Junction, July 20.-The com

Lucia Devega and Benito Natividad and their important subordinates, have surrendered; now in custody in Manila. "In Cebu, Governor Osment has secured the surrender of all remaining outlaw leaders and all guns.

"Expect complete peace now thruout Luzon, except as to Filip Salvador and his fanatical followers. Prosbert; first, Max King; outside, F. Bar-ker; inside, J. Gilbert; field captain, R.

EMPIRE HOTEL

336 Yonge-street, most modern and up-to-date hotel in Toronto. Rates (1,50 to \$2 per day. J. Newton, proprietor. Phone Main 2255.

East Toronto.

East Toronto, July 20.—Mrs. Dunsford, an aged widow lady living on Oak-avenue, while coming from Hamilton to-night on the Macassa was stricken with apoplexy, and on her arrival at the wharf the ambulance was summoned and she was brought here to her home. A physician was sum-moned and Mrs. Dunsford's condition is said to be critical. Mrs. James Hodge and family are spending the summer with friends at

Sudbury. Mrs. Ridley of Denver, Col., who has been visiting her sister, Mrs. G. W. Ormerod, for some time, has left for her home in the west.

J. J. Macdonald, now of Simcos-street
G. T. R. Yards, and for a lang time
on the staff of the York branch. mile short call on his way to the Eastern

Auction sale of 34 acres of standing timothy hay on Tuesday. July 24. at 2 p.m., on lot 33 third concession of Scarboro, the property of G. F. Morgan. Terms: three months. J. H. Prentice,

As a result of the accident to the

T. EATON COMITE

TURING JULY AND AUGUST STORE CLOSES SATURDAY AT I P. M.

Big Drop in Price on This Very Stylish Summer Suit



A S.A.RULE 6.95 will not buy an extra good threepiece suit : barely pays for the tailoring. But that's our offer for Monday.

JOHN C

Wash Suits Wash Fab

The wash colored linens styles, and m

The washing gandles, and four extra sp 25c, 30c.

An extra s

Sieve Linens yard.

-A very

-Swivel

Lawn Shi

Lawn Shir

Two great

Summ

Particular Traveling Ha and Auto M

See our im ing Shawls, to \$2.00. Fan to \$2.50 each.

Real She

Genuine graceful.

Orenburg land)

Silk Knit

Handke

Initialed combroidered very profusi special price—See the lin—Linen Ha—dozen of the

At \$1.

MAIL ORDE

JOHN

MORE"

Another Exaction

Washingto

court to-day

pany and Sa

F. Hoover.

and the Ch Company, an

company, w

ti bution of umbia.

The defendant were go withdraw murrers to

New York,

Vorwegian b 6 o'clock ine steamer

L'he steimer of Sandy H wireless tel here by way of the New taking the wreck was i The Undal B., for New

ments rece with consp in connect

If you need a new suit, don't let this good offer slip by.

Very stylish summer suits, in the new double-breasted style, with wide lapels, vent and broad shoulders; tailored in all-wool English homespun tweeds, light grey and fawn with colored overplaid, best linings and trimmings, sizes 36 to 44.

Making a "clean sweep" of this summer line-but not because of any undesirableness in the suits themselves.

July Sale Price, 6.95

Summer Trousers, 1.25

Pounding down stocks in trouser section, saying good-bye to summer lines, accounts for this very

Dark striped patterns in strong domestic tweeds, summer weight, weil tailored, with good trimmings, side and hip pockets, sizes 32 to 44. July Sale price. 1.25

Men's Summer Underwear

Some 270 garments in this lot, which includes many of our best summer goods (and the store has a reputation for its splendid assertments of high class underwear).

thread balbriggan, rame fibre mesh. All sizes-from 34 to 44-in the lot, though not in each kind. July Sale

Main Floor-Queen Street.



Suppose

hundred dollars a year. You would still manage to get along,

But Suppose Now

your income ceased entirely. How would the family manage to get along? Do you not think they might find it difficult

Then, with this one hundred dollars a year, which you do not absolutely need, would it not be wise to procure a policy of life insurance with a strong

North American Life

Assurance Company

and thus make certain provision

for the family against a time when your income may cease

Home Office - Toronto, Ont.

L. Goldman, Manag ng Director

Leonard del Vecchio, Giusseppe Sassi

J. L. Blaikie, President.

W B. Taylor, Secretary.

company such as the

Niagara Falls Eplarged in crayon and framed at 2.58.

> GURLEY'S-897 Yonge St.

Money cannot buy better Coffe

han Michie's finest blend Java and

Michie & Co., Limited

-FREE-

Mocha, 450 lb.

DIVIDEND NOTICES,

DIVIDEND NO. 16 The Trusts and Guarantee Company, Limited 14 King Street West, Toronto.

Notice is hereby given that a half-yearly dividend for the six months end-ing June 30th, 1906, at the rate of five per cent, per annum, has this day been declared upon the paid-up capital stock of the Company, and the same will be payable at the offices of the Company

On and after July 2nd, 1906. The Transfer Books will be closed from June 20th to June 30th, both days inclusive. JAMES J. WARREN. Manager, Toronto, June 15th, 1906.

\$3000 on his own life in the Canad Order of Home Circles. It was issu

WILL INQUIRE INTO SUICIDE.

The circumstances surrounding t death of Murderer Spindleman, wi made an end of himself in Sandwit jail, will be investigated next we by Dr. Bruce Smith, inspector prisons, with the aim of discoveri if alleged laxity in management real

Will Wind Up.

and Arcangelo Prottomauto.

F. G. Hathaway has brought suit will be wound up. The Grip Co. against the Toronto Railway Company creditor to the extent of \$201, filed the to recover unstated damages for perpetition and assets are placed at \$500 and sonal injuries, with liabilities more. The Nat' Thomas Houlgrave has entered ac- Trust Company will act as provisition against T. Kennedy to recover liquidator.

Coughs

New coughs are bad enough Old coughs are worse, much tion. Ayer's Cherry Pectoral quickly cures new coughs. And it cures old ones, too. The next time you see your doctor, ask him why this medicin so promptly relieves coughs. We have no secrets! We publish J. C. Ayer Co. the formulas of all our medicines! Levell, Mass.

FREE