

**Witchie & Co.'s**  
**UNION MADE**  
**DEARBY**  
**TRADE MARK**  
**Witchie's**  
**TRADE MARK**

**DRINK**  
**DAIQUOR**  
 Canada's Empress of Waters  
 SIXTEENTH YEAR

**THURSDAY MORNING FEBRUARY 7 1895.**  
**TOUCHED 60° BELOW ZERO,**  
**YESTERDAY'S SNOW THE COLDEST IN NINE YEARS.**  
**HIS DESTINATION.**

**DICKSON & TOWNSEND**  
 TELEPHONE  
 SALE OF FURNITURE, CARPETS, ETC.  
 TO DAY AT 11 A.M.  
 ONE CENT.

**BY TOBACCO**  
 Superior to all other Smoking Tobacco. It will convince you. It is the only one which will give you the "DERBY" taste that the "DERBY" costs them more than any other tobacco.

**THE INSURANCE MANIA.**  
**Attempt to Secure \$300,000 on a Young Woman's Life.**  
**WHILE THE LAMP HOLDS OUT, ETC.**  
**WHY THE SQUEELED TO WORK.**  
**What Was the Object and Who Were to be the Gainers?**

**NEW CONSERVATIVE MAIL-EMPIRE**  
 Insurance companies here in Toronto, and he arranged with his wife to come here for the purpose of getting her insured.  
 "In the meantime the Montreal insurance agent had come to Toronto and had been busy among the agents here, with the result that, instead of putting on a reasonable policy within their reach, Hyams found that applications for insurance to the amount of \$300,000 had been signed, before the applications were made, by Hyams, who called back to Montreal to attend to his business, he being a manufacturer of printers' ink, glues and other articles, and the applications were allowed to go in.

**ABSOLUTE FREE TRADE**  
**DISCRIMINATE**  
**BRITAIN HAS**  
**FAVOR OF U.S.**  
**REVENUE**  
**WORLDWIDE**  
**TRADE**  
**TRADE**  
**TRADE**

**O SAYS**  
**Coal?**  
**YOU ONE**  
**EM?**  
**WHEN YOU**  
**WANT ANY**  
**UP 1836.**  
**Our "Special" is a very**  
**and our men**  
**now how to deliver it.**

The number of frauds perpetrated upon life insurance companies during the past year or two has exceeded the companies usually alert. Since the Hendershott murder in Elgin County they have been more than ever on the lookout for things which may be taken to their credit. It is not surprising that they have been brought to realize that unless they use the utmost prudence in issuing policies for large amounts the growth of this insurance mania and destruction of human life will be alarming.

**MR. FARRER: What our old friend, The Mail? By Jove, I think I'll apply to the Grand Old Party myself!**  
 She entered his service under peculiar circumstances. The Wells family consisted of two boys and two girls, orphans. Their parents were English people, their father, lived with their aunt, Mrs. Jones, but they were subsequently taken from her by the law owing to cruel treatment and placed them under the guardianship of a farm's manager by her aunt. After this Annie was persuaded by her aunt to return to her but Mrs. Jones, who was a member of Mr. Ockley's congregation, then got frightened and asked her pastor if he could find the girl employment which he did, taking her into his own house.  
 The children had a small inheritance from some property in England, and George, one of the boys, crossed the Atlantic in connection with this and died in the Old Country. Annie married E. W. H. Aylworth, broker, at the present time living at 151, Close-avenue, and Mr. Ockley holds the opinion that the fatal accident to the boy William, in Toronto, was, to say the least, peculiar.

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**STANDARD FUEL CO.,**  
 58 KING EAST.  
**TELEPHONE OF CANADA**  
**Distance Lines**  
**LLIC CIRCUITS.**  
**D-PROOF CABINETS.**

**DR. FIELD'S STORY.**  
 The Facts in Connection With the Insurance of the Young Woman.  
 Dr. Byron Field, 642 Spadina-avenue, when seen by The World said: I have known Mrs. Hyams for several years. She is a very nice woman and her late husband was a very successful man. I attended them in my professional capacity when they were living with their guardian at Pickering. I first became acquainted with the Hyams a year or two ago in connection with a real estate business. They are not what I would call medical men, but I have acted as a medical adviser for Mrs. H. Hyams.  
 About six months ago Mr. and Mrs. Hyams called upon me and stated that they were desirous of taking out an insurance policy on her life and would be glad if I would advise them. I advised them to take out a policy on a first-class risk. Subsequent to this examination I learned that they had applied to the company to increase the policy to \$300,000. This was refused, but the Standard offered to write up \$150,000. The Hyams would not accept.

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**MINISTERS AT BOWMANVILLE**  
**A WELL-ATTENDED MEETING DE- SERVED THE SPEAKERS.**  
 Hon. T. M. Daly and Dr. Montague and Mr. Walsh, the Conservative Candidate for West Durham, give addresses. The Ministers Entertained at a Banquet in the Evening.  
 Bowmanville, Feb. 6.—Of the seven Dominion ministers held to address the electors here to-day, only two came. The meeting was fairly attended considering the extreme weather. The large hall being more than half full. Hon. T. M. Daly and Hon. W. H. Montague discussed for over two hours the public political questions of the hour from a Conservative standpoint. The ministers were entertained at a banquet at the Belmont House this evening.  
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**PS'S COCOA**  
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**URS**  
**EIGH ROBES**  
**AND UPWARDS.**  
**J. LUGSDIN,**  
 Manufacturers,  
 1000-1001 BAY STREET, TORONTO.

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