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Why Doesn't the Mayor Get Down to Business?

Mayor Kennedy says he will, at its next meeting, bring down a message to the council on the trunk sewer question.

Please, Mr. Mayor, leave that trunk sewer alone. It will not become a live practical issue for some years yet, and besides we know that you don't intend to push it. You will get up and read an elaborate paper unfolding a project that is to turn our dirty bay into a pellucid Muskoka lake, and that will probably be the end of it as far as you are concerned. It will look a very good scheme on paper, but we feel very sure that it will only remain a paper scheme for four or five years to come. There are several projects more important than it and these will claim our attention first.

The public health is not in very bad shape just now and this trunk sewer is purely a health project. The figures for the half-year ending June 30 show that there were 548 deaths less than for the same period last year. While the public health is satisfactory the same thing cannot be said of the public finances. Our civic debt, aggregates as big a load as we can safely carry. Even if the public health demanded the expenditure of money the first thing to be done, with a view to put the city in a better sanitary condition, would be the improvement of the water system on the lines suggested by the Engineer and not the building of this sewer.

Our advise to you, Mr. Mayor, is to leave this trunk sewer business alone and devote your energies to the matters demanding immediate attention. Among such is the question of the city's gas supply. If you and the aldermen followed up this question as you should and as you are in all conscience bound to do, you would save the people at least $100,000 a year. We can frankly tell you, Mr. Mayor, that people are enquiring when you are going to wake up and shake off the mantle of indifference that you have been wearing up to the present. And if you do wake up they don't expect you to fly off into the clouds chasing nicely colored butterflies, but to keep right down on the ground and tackle the first practical reform that is presented to you.

We have tried to impress on you the fact that the people of Toronto are paying 25c too much for every thousand feet of gas they consume. If you will but wake up you can secure that reduction. Ald. Bailey some three or four months ago formed a committee to investigate the relation of the city to the Consumers' Gas Company. That committee has apparently died of summer complaint, brought about by over-exertion in securing legislation to pay the aldermen, and subsequently in drawing their salaries. And you, Mr. Mayor, although head of the council, have allowed them to die off without calling in a doctor. They protested much about what they were going to do and so did you yourself. But none of you have done anything.

What we wish to point out to you is this: That a saving can be effected in the reduction of gas amounting to fully 25 cents a thousand, or $100,000 a year; that the council can bring about this reduction if it exerts itself. We have already adduced evidence to show that the Consumers' Gas Company can pay 10 per cent. dividends and yet can sell gas at 75 cents. If companies in other cities can do this so can Toronto. To give an idea of the price of gas in Great Britain we quote as follows from the United States Consular reports of 1891:

In every city where the experiment (municipal gas plant) has been tried it has proved remarkably successful. The twelve largest places each produce over six hundred million cubic feet of gas annually, and at the following prices per 1000 feet: Manchester 65, Birmingham 55, Salford 67, Leicester 57, Bolton 73, Nottingham 53, Belfast 67, Bradford 55, Oldham 63 and Huddersfield 67 cents, or an average of 62 cents per 1000 feet.

But this does not tell the whole story. The people not only get gas at these low rates, but in many of these cities the street lighting is done free of cost, and a sinking fund is set aside to wipe out the debt involved in buying or taking over the plant. In Sheffield gas is sold at 45 cents and at Plymouth 43 cents. The evidence as to prices in the United States is also such as would warrant the council in insisting on a reduction in Toronto. The two companies in Cleveland net 75 cents a thousand, while the same price prevails in Wheeling, West Va., and 80 cents in Detroit. But the movement for lower prices in the United States has just begun.

We read in The New York World of Sunday last that competition has reduced the price of gas in Brooklyn from $1.50 to 90 cents. This rate went into effect a few days ago, and canvassers are out soliciting business at that figure. There appear to be some six or seven gas companies in Brooklyn. The president of the Fulton-Municipal Company, which inaugurated the 90-cent rate, says the price will be 75 cents next autumn.

The price of coal has now very little to do with the cost at which gas can be produced. Using coal alone 11,200 feet of gas can be made from a ton. But by the use of water and a comparatively small quantity of oil in conjunction with coal a ton of the latter can be converted into 30,000 feet of gas. At Leeds a water gas for heating purposes is made at a cost of 8 cents 1000 feet.

Here then, Mr. Mayor, is the evidence that ought to convince you that 75 cents per 1000 would pay the Consumers' Gas Company handsome profits. But it is evident that we will never get the price down to what it should be until it is made clear to the company that the city and not the company is master of the situation. If the company will not act reasonably in the matter it will find that the city has several means at its disposal for forcing the company to act justly.

We ought to be able to secure an amendment to the gas company's charter under which the city, in return for granting a monopoly to the company, will be empowered to regulate the price of gas within reasonable limits.

The city can establish a gas plant of its own, and sell gas at 65 cents, or even less. We have an authority on gas before us from which we learn that it requires a capital of not more than $3000 for every 5000 inhabitants. For a city of 200,000 the capital necessary to put in a plant and lay pipes would be $600,000. Even if we allow $1,000,000 as essential to duplicate the gas company's property we would still require $600,000 less capital than the company now pays dividends on. The Consumers' Gas Company is paying interest on an equipment that has been abandoned for newer processes and on gas mains that were purchased at prices greatly in excess of what they can be bought at to-day. If we operated the plant ourselves we should have to pay interest on only $1,000,000 or less, and furthermore, we would pay only 4 per cent. As it is we are paying ten per cent. on a capital of $1,600,000. There is a clear loss of $120,000 a year in one branch of the case only by allowing a private concern to handle our gas supply. The city, then, would have nothing to lose and everything to gain in going into the business itself.

Another recourse open to the city is the establishment of its own electric plant. If the city decides in favor of such a course it will strike a blow at the three monopolies that now deal out light at their own terms to the people of Toronto. Toronto ought to enjoy cheap incandescent lighting. We have to pay 50 per cent. more than we should for this kind of light, and as a consequence everyone has to burn gas which is unhealthy and dangerous. If incandescent light were sold at a reasonable price all our houses would be lighted by it and gas would be relegated to the kitchen stove, where it properly belongs and where there will always remain a big field for it.

In the meantime some temporary relief may be obtained by the enforcement of the clauses of the company's charter under which Auditor Hughes claims we have for several years been entitled to a reduction.

From the above it will be seen we are by no means helpless if we but get a move-on. Therefore, do we request Mayor Kennedy to cease chasing butterflies and apply himself to the actual pressing business of the city. Among such business none is more clearly in the citizens' interests than the adoption of a policy that will free us from our big triangular lighting monopoly. Now, Mr. Mayor, the people want to know what you are going to do about it.

The Queen of Canada.

Editor World: If the conference now sitting at Ottawa would suggest and respectfully urge that some addition be made to Her Majesty's title it would be performing an act of loyalty and embodying imperial unity in a most striking and useful manner.

At the Colonial Conference of 1887 in London the desirability of advising the Crown to recognize colonial progress and development by a further extension of the royal titles was considered, but the only practical conclusion reached was that the addition of the words "of the colonies and dependencies thereof" might be made after the phrase "Queen of Great Britain and Ireland."

But this was only playing with the question. Canadians do not like the word "Colony," and the cablegram received at the conference from Sir John Macdonald really represented their wishes both then and now. "Canada will be honored by her name being mentioned in Her Majesty's title." There need be no jealousy in the matter. As soon as the Dominion of Australasia is organized and the States of South Africa have assumed a name and place becoming to their progress and united influence, they can be equally recognized without making the Royal title bulky and inconvenient for use in the countless documents in which it has to appear.

Meantime it would be a step in the right direction, would give our Dominion its rightful place in the eyes of the world and greatly advertise its importance, and before very long the titles of Her Majesty would be world-embracing—"Queen of Great Britain, Ireland, Canada, South Africa and Australasia, Empress of India." May we not hope that the Ottawa Conference will lead the way? It would be a step on the pathway of British nationality, raising Canada and the other States in turn from the position of colonies to that of one amongst other British nations—free and equal.

Toronto, July 2. J. CASTELL HOPKINS.

The World of yesterday took up Canada's future, suggesting that Canada and Australia be made states co-equal with the Mother Land and that all be federated into a union of sovereign states. We suggested these ideas to the Intercolonial Conference now sitting in Ottawa. We also suggested that each of the sovereign powers control the selection of its own governor-general or chief executive.

To-day we publish the above letter from Mr. J. Castell Hopkins dealing with this question of the sovereign. We believe that Mr. Hopkins' idea is a good one, namely, that the sovereign of Great Britain be the sovereign of Canada as well.

Very clearly something like this is developing, and we believe it will not be long before the sovereign of Great Britain will be sovereign of Canada, of Australia, of South Africa as well, with a viceroy in each of the three last. That each of these sovereign powers will be supreme in its own affairs, each making and amending its own constitution, and the courts of each final save in the highest Imperial causes. In due time the word colony or dependency will cease, and the great men in the Empire will be men like Rosebery, like Cecil Rhodes, like Sir John Thompson, and his great predecessor, Sir John Macdonald. We are progressing rapidly; we are making history fast.

Debs and His Methods.

Debs, the labor Czar, will fail eventually because he doesn't understand the principles that govern mankind. The tendency of the law, founded on the experience of ages, is to make all agreements between men and corporations purely voluntary. The law compels no man to make a contract against his will. Debs thinks the law is defective, and he proposes the use of a club to facilitate agreements in certain cases, in those, to wit, wherein Debs and his friends would be benefited. If there is anything that men resent it is being clubbed or bulldozed into a thing. Debs may possibly succeed in the matter he has in hand at present, although we doubt it. But we are quite certain the methods he is now using will not be successful in the long run. Debs has abandoned the idea of settling the dispute on its own merits, or by argument or by an unimpassioned appeal to the public. He uses nothing but a club and he is relying on the club to effect a settlement. Our advice to Debs is above everything to respect the law. If he thinks the laws of the land are not just or equitable let him set about in a constitutional way to change them. He apparently has a big following behind him. Let him use that following in the Legislative halls of the country, where it will be respected, and command its due influence.

RETURNS TO THE ATTACK.

ALD. LAMB'S SUPPLEMENTARY REPORT ON INSURANCE RATES.

Additional Statistics of Fire Insurance Business in Toronto—Premiums Versus Fire Losses—Valuable Correspondence—Why the City Should Have a Bureau of Insurance.

Ald. Lamb is in no way discouraged by the cold water which was thrown on his civic insurance scheme when it was discussed by the Executive Committee in council.

The worthy alderman informed The World yesterday that the struggle would be renewed this afternoon, when the Executive Committee will consider the supplementary report he was requested by the council to bring in. This is of an elaborate character, and is a valuable contribution to an intelligent discussion of a question in which the ratepayers are deeply interested. Following is the report in its entirety:

Municipal Bureau of Insurance.

The following supplementary report gives the principal fire insurance companies doing business in this city, and also shows the small capital required to carry the millions of dollars of risks and the large profits made, ranging from 10 to 75 per cent. on the capital invested by the shareholders, which is paid by the property-holders and ratepayers, as well as maintaining their expensive offices, with an army of highly-paid agents and officials.

The citizens of Toronto have provided a high pressure waterworks system at a cost of $4,000,000. This involves an annual expenditure of $225,000 for interest and sinking fund, and for maintenance $175,000, making a total (annually) of about $400,000.

The fire halls are valued at $210,440, and the annual cost of maintenance of the Fire Department is about $160,000.

How the Police Aid.

The Police Department, with its extensive patrol and telegraph system, patroling the city day and night has proved itself of immense service in reporting fires in their incipient stages, thereby preventing them from gaining headway. This department, which is larger than it might otherwise be were it not for their services in this direction, costs the city for maintenance about $230,000 annually.

Nearly all the above protection against fire has been provided within the last 20 years, without any corresponding advantages to the city in the shape of lower rates, and adds very materially to the profits of the companies doing business in this city.

There has unquestionably been paid since the incorporation of the city an amount in premiums in excess of fire losses which, with interest, would more than pay the whole of the present debenture debt, general and local improvement.

Figures That Speak.

Following is an abstract of statistics of insurance companies, showing amount of capital invested, dividends paid, etc., as per Stock Exchange Year book, 1893, and Dominion Government blue book.

Alliance Assurance Company—Subscribed capital £5,000,000, in shares of £20, with £550,000, or £2 4s per share, paid up. For 1884, 1885, 1886, 1887 and 1888 a 15 per cent. dividend was paid each year, and for 1889, 1890 and 1891, 8s per share. Capital paid up £550,000, or $2,676,666. Canadian risks carried in 1893 $24,195,018. Amount deposited with Receiver-General $292,000.

Commercial Union Assurance Company—Subscribed capital, £2,500,000, in shares of £50, with £250,000 or £5 per share paid up. For the four years ending with 1881 a 20 per cent. dividend was paid; 15 per cent. for the four years ending with 1885; 20 per cent. for 1886 and 1887, and 25 per cent. for the four years ending 1891. Reserve fund, £2,740,949; capital paid up, £250,000, or $1,216,666; Canadian risks carried in 1893, $40,910,737; amount deposited with Receiver-Generel, $417,073.

Guardian Assurance Company—Subscribed capital, $2,000,000, in shares of £100, with £1,000,000 or £50 per share paid up, of which £40 per share was paid out of profits. For 1882 and 1883 a dividend of £2 10s per share was paid each year; 1884, £2 10d and a bonus of £2; 1885, £3; 1886, 1887 and 1888, £3 10s; 1889, 1890 and 1891, £4 5s; capital paid up, £1,000,000 (£40,000 out of profits), or $4,866,666; Canadian risks carried in 1893, $37,400,004; amount deposited with Receiver-General, $216,567.

Lancashire Insurance Company—Subscribed capital, £2,729,860, in shares of £20, of which £272,986, or £2 per share, has been paid up. In 1879, 1880 and 1881 a dividend of 20 per cent. was paid; 1882, 15 per cent.; 1883 and 1884, 10 per cent.; 1885, 11 1-4 per cent; 1886, 13¾ per cent.; 1887 and 1888, 15 per cent; 1889 and 1890, 17 1-2 per cent.; 1891, 12 1-2 per cent. Capital paid up, £272,986, or $1,328,531. Canadian risks carried in 1893, $32,052,140. Amount deposited with Receiver-General, $192,333.

Liverpool, London and Globe Insurance Company—Capital, £245,640. The dividend for 1883, 1884 and 1885 was 57 1-2 per cent. each year; 1886 and 1887, 65 per cent., 1888, 70 per cent.; 1889, 1890 and 1891, 75 per cent. Capital paid, £245,600, or $1,195,253. Canadian risks carried in 1893, $49,021,658. Amount deposited with Receiver-General, $320,533.

North British and Mercantile Insurance Company—Subscribed capital, £2,750,000, in shares of £25, of which £687,500, or £6 5s per share, has been paid up, including £325,000 out of profits. In 1882 a dividend of £1 5s per share was paid; 1883 and 1884, £1 10s; 1885, £2 5s; 1886, 1887 and 1888, £1 15s; 1889, £2; 1890, £2 7s 6d; 1891, £1 10s: reserve fund, £9,375,327; capital paid up, £687,500 (£325,000 out of profits), or $3,345,333; Canadian risks carried in 1893, $52,626,021; amount deposited with Receiver-General, $713,993.

Phœnix Fire Assurance Company—Capital, £71,918 15s; net assets, £1,383,302; for 1881-2 the total distribution for dividend was £15 per share; 1882-3, 1883-4 and 1884-5, £10 10s: 1885-6, £12, and each of the six years to 1891-2, £13 10s; capital paid up, £71,918 15s, or $350,004: Canadian risks carried in 1893, $31,300,510; amount deposited with Receiver-General, $187,043.

Royal Insurance Company—Subscribed capital, £2,444,680 in shares of £20; capital paid up, £366,762, or £3 per share, £1 per share having been paid out of profits. For each of the five years ending with 1883 the distribution was 25s per share; 1884 and 1885, 28s; 1886 and 1887, 30s; 1888, 32s; and for 1889, 1890 and 1891, 35s; capital paid up, £366,702 (£122,234 out of profits), or $1,784,616; Canadian risks carried in 1893, $84,076,506; amount deposited with Receiver-General, $689,533.

Sun Insurance Company—Subscribed capital £2,400,000, with £120,000 paid up, the same having been taken from dividend reserve fund. At the end of 1891 there were 4800 shares with nothing paid up, what was paid having been returned out of profits. As from Jan. 1, 1892, there were issued 50 new shares of £10 each, with 10s credited as paid in exchange for each old share, 2500 new shares being held by the company. In each of the nine years to 1891 the shareholders received £22 per old share. In Jan., 1892, a distribution of £5 per old share was made, and in July, 1892, a balance distribution of 6s 6d per new share, the total distribution in respect of 1891 being equivalent to 85 per cent. on the paid-up capital as it now stands. Reserve fund, £1,589,213; capital paid-up, £120,00 (taken from reserve fund), or $584,000; Canadian risks carried in 1893 $9,000,913; amount deposited with Receiver-General, $292,000.

Canadian Companies.

British America Assurance Company—Capital paid up, $750,000. Reserve fund, $26,708, after deducting $445,165 for re-insurance. Dividend paid for the last half year ending January, 1893, 3½ per cent. Net amount of insurance in force 1893, $107,169,417.

Eastern Fire Insurance Company—Capital, $250,000. Net amount of insurance in force 1893, $19,831,172.

Mercantile Fire Insurance Company—Capital $40,000. Net amount of insurance in force 1893, $14,214,778.

Quebec Fire Insurance Company—Capital $99,920. Net amount of insurance in force 1893, $13,889,049.

Western Assurance Company—Capital, $1,000,000. Reserve fund, $349,164, after deducting $748,872 for re-insurance. Net amount of insurance in force 1893, $165,134,710.

Some Correspondence.

The following extracts from letters received from the chairman of the committee re fire insurance show the rates paid by different companies and individuals:

Canada Permanent Loan and Savings Company—J. Herbert Mason, manager.—The amount of insurance carried by this company in this city is about one and a half millions of dollars. The rates range from 35c to 7 per cent. per annum, and average about 90c per $100 per year. We are of opinion that the rates charged in this city are higher than is required by the risks incurred, and it would appear that the profits made out of the citizens of Toronto go towards meeting losses where less effective means of preventing fires prevail. If the city authorities during the last 40 years had applied to an insurance fund what they have paid out in premiums, less losses incurred, we have little doubt but that they would now have a fund the interest upon which would go far towards meeting any losses that are likely to occur.

Confederation Life Association—J. K. Macdonald, manager.—The rates paid by this company for fire insurance are as follows: On first-class dwellings, if detached, a rate of 65c for 3 years; if semi-detached, 70c; if three or more houses together, 75c. On second-class dwellings, under similar conditions with the above, the rates are 75 cents, 75 cents and 80 cents respectively. On rough-cast and brick-veneered dwellings under similar conditions the rates are 80 cents, 90 cents and $1.00 respectively. On manufacturing properties the rate varies from 94 cents to $3.50 per annum, according to nature of risk.

Western Canada Loan and Savings Company.—W. S. Lee, Manager.—The Company has invested rather more than a million dollars in city property, which, with a small exception, is house and shop property. We have paid directly to different insurance companies ourselves about $7500 in premiums during the year 1893, and probably there has been nearly as much more paid by our borrowers themselves to the insurance companies direct. The rate of premium varies according to the class of property, and runs from 65 cents to $1.00 per $100.00 for three years. We have very few loans upon factory property, but the rate charged us upon such risks as we have is 1½ per cent. for one year. Not being interested in the insurance of the contents, we cannot give any information upon that point. The amount of our policies upon City of Toronto property would probably be in the neighborhood of $750,000. Setting aside any losses by fire upon factory property, the percentage of losses upon house and store property has been very small indeed in the history of this company.

C. Powell—The gross amount of insurance I carry is $41,275, and the amount of annual premium is $142.63, say about 34½ cents per $100 per annum.

E. J. Barrick—The total amount of insurance upon eight brick stores, two rough-cast brick-fronted stores, two detached brick dwellings, one brick dwelling, a row, four roughcast houses and two rough-cast cottages amounts to $30,600, and the annual premium $179.03, or an average rate of 58½ cents per $100 per annum.

D. M. Defoe—My total insurance amounts to $66,500, of which $25,000 is insured on the three year plan. I have equalized the rate on the gross amount insured and the gross premium paid and I find that the annual rate is 74 1-6 cents per $100.

David Walker—Amount of insurance, $91,850; annual premium, $666.84, or 72 3-5 cents per $100 per annum. The above does not include plate glass.

John Denny.—I have seventeen houses insured, eight of which are semi-detached and nine in terraces. I am paying an average rate of 65 cents per $1000 for three years.

Freehold Loan and Savings Company.—C. W. Wood, Manager.—We pay annually 21 4-5 cents for every $100 of insurance.

Union Loan and Savings Company.—William Maclean, Manager.—The average rate of insurance on property in the city of Toronto covered by this company's mortgages is 83 1-2 cents for three year risks, rising to about 28 cents per year. On one year risks, which cover stores, etc., the rate appears to average about $1.05 per annum.

John Taylor & Co.—The following will show the rates of insurance paid by this firm on their factory and stock: On soap works (brick portion), $48,100, at 1 1-2 per cent per annum; on annex (covered with galvanized iron), $21,500, at 2 per cent per annum; on stock in warehouse (17 Front-street east), $32,000, at 70 cents per annum, The amount varies slightly from year to year, but the rates remain fairly stationary.

J. R. Strathy—The insurance on property owned or managed by me amounts to about $115,000. The shops are insured for one year and the dwellings for three years. Insurance on shops, $45,450; premium for one year, $332.25; insurance on dwellings, $67,150; premium for three years, $538.65. So it appears that the average rate of insurance for shops for one year is a little under the 74th part of one per cent., and on dwellings for three years a little under eight mills on the dollar.

W. A. Murray & Co.—All large establishments such as ours have special rating. We pay 75 cents on our stock and 65 cents on the building.

William Rankin—The following will show the rates paid by the above gentleman: Mill property, $3300 at 6 per cent., $198; stores, $9000 at 1 per cent., $90; dwelling houses, $16,600 at ¾ per cent., $124.50; storehouse, $1500 at 2½ per cent., $37.50; an average of about 1¼ per cent.

A. W. Godson—The gross amount of insurance carried by me amounts to $115,000, and for the most part the premiums are payable every three years. I find that I pay an average rate of 75 cents per $100 per annum.

James Crocker—The gross amount of insurance on my property is $91,000 and the yearly premium $605. I think you are making a move in the right direction and you have my sympathy.

R. J. Kennedy—The gross amount of insurance carried by me is $40,000, for which I pay $360 every three years, or in other words, 90 cents per $100 per annum.

J. Singer—I pay on $26,050 for three years $236 80 and on $21,500 for one year $293. The Board of Underwriters made me pay this year 2 per cent. per annum on my property on corner Queen and York-streets instead of $1.25 (which I have been paying the last ten years), and I can see no reason for it.

John Fisken & Co.—Thirty of our properties were insured last year for $251,552 at a cost of $2148 per annum. A few of the properties included in the general list are dwelling houses, consequently the rate on the whole would be something less than given owing to isolated dwellings being insured for three years.

Deduction.

The premiums on small manufactories range from 1 to 2 per cent. per annum and on large buildings used for manufacturing purposes 2 to 4 per cent., on opera houses 4 per cent. and on planing mills and other hazardous risks 4 to 8 per cent. per annum.

PRESS NOTICES

The Boston Shoe and Leather Journal commented on the fact that "Guinane Bros. of Toronto had not yet failed."

The Monetary Times, that very reliable commercial paper, recognized away back in the '80's that "Guinanes, systematically undersold everybody."

The Canadian Shoe and Leather Journal lamentably drew the attention of the trade to Guinane Bros.' windows.

These prices explain why The Boston Shoe and Leather Journal said Guinane Bros. "had not yet failed" and prophesied that failure would be the inevitable end of any firm selling at Guinane Bros.' prices:

Ladies' Canvas Walking Shoes, high or low heels, St. Louis, square, opera and commonsense toes, A, B and C widths, Cox & Co., Haverhill..... 95c

Ladies' blue, drab, steel grey or tan Duck or Canvas Oxfords, Piccadilly and St. Louis square toes white or black kid trimmings, Blucher, Jacquette or open cut, manufactured by Kempson & Stevens, New York $1.35

Ladies' Tan Morocco or Choc Russia Leather Buttoned or Lace Walking Boots, turn soles, wrinkled or plain vamps, manufactured by Kempson & Stevens, New York 2.25

Gents' Canvas Shoes, oak soles; Piccadilly or London toes 1.25

Gents' Tan Morocco and Russia Leather Lace Boots, London, Piccadilly or razor toes with Chicago wing tips. Kempson & Stevens, New York 2.75

GUINANE BROS
MONSTER SHOE HOUSE
214 YONGE-STREET

A HORSE KILLED.

A Peculiar Accident in Queen-street Last Evening.

Yesterday afternoon about 4 o'clock as W. Benson of Todmorden was driving down Queen-street following a street watering cart, and when at the corner of Church-street, his horse shied and jumped into the wheel of the watering cart, cutting itself so badly that it was put out of pain by a shot from the revolver of P.C. Dent.

It may be only a trifling cold, but neglect it and it will fasten its fangs in your lungs, and you will soon be carried to an untimely grave. In this country we have sudden changes and must expect to have coughs and colds. We cannot avoid them, but we can effect a cure by using Bickle's Anti-Consumptive Syrup, the medicine that has never been known to fail in curing coughs, colds, bronchitis and all affections of the throat, lungs and chest.

This Is an Electrical Age.

Year by year electricity is becoming popularized. Children are familiarized with it on the streets as the trolley and motor rush by; work people know of its potency in the workshop and in various appliances of trade, and passers along Queen-street east see how Mr. Howell of the Cheap and Lasting Shoe Emporium has decorated his store window with an ingenious device. This is a diminutive express train of engine and three cars propelled along a circular track 9 feet by 6 feet by electricity. The track is finely graveled, and skirting the line is the cleared prairie, with its snakes and other reptiles. The train starts at 5.15 p.m. each day and attracts large crowds to the front of the well-patronized store. It is a novelty in the way of advertising which shows the enterprise of the proprietor.

Still Another Triumph.—Mr. Thomas S. Bullen, Sunderland, writes: "For fourteen years I was afflicted with piles; and frequently I was unable to walk or sit, but four years ago I was cured using Dr. Thomas' Eclectric Oil. I have also been subject to Quinsy for over forty years, but Eclectric Oil cured me. And it was a permanent cure in both cases, as neither the piles nor quinsy have troubled me since."

A Prominent Musician.

Mr. F. L. Napolitano, 60 Elm-street, writes: "This is to certify that I have received great benefit from the use of St. Leon Water. I have visited the spring on several occasions and can testify to its marvelous power in healing disease, having witnessed numerous instances during my stay there. In my own case the water has completely cured me of indigestion, and I consider it the finest thing in the world for those whose kidneys or liver are in any way affected." 36

My feet were so badly swollen that I could not wear my shoes. I got Yellow Oil, and to my astonishment it gave instant relief, and two bottles completely cured me. Mrs. W. G. McKay, Berwick, Ont.

Hanlan's Point.

A very large number of people was present at the Point last night, considering that it was immediately after a holiday, to listen to the music of the 48th Band and to witness the stage performance of Albert Waltz, the champion figure skater, and William O'Connell's wonderful exhibition of hand balancing. The same performance will be given each afternoon and evening during the week entirely free of charge to the patrons of the Toronto Ferry Company's large steamers.

Like Magic. "It always acted like magic. I had scarcely ever need to give the second dose of Dr. Fowler's Extract of Wild Strawberry for summer complaints." Mrs. Walter Govenlock, Ethel, Ont.

Commercial and Bank Furniture Sale.

Mr. Bostwick of Front-street, having decided to sell out his stock of the above lines, has placed them with Dickson & Townsend, who will sell them by public auction at 11 o'clock this morning at their rooms, No. 22 King-street west. Mr. Bostwick is not going out of business, but will continue at his old stand, No. 24 Front-street west.

Derby is acknowledged to be the best ping smoking tobacco in the market, 5, 10 and 20-cent plugs.

Two years ago I had a bad attack of biliousness and took one bottle of Burdock Blood Bitters, and can truly recommend it to anyone suffering from this complaint. Mrs. Charles Brown, Toronto.

Nicaraguan Canal Difficulties Settled.

WASHINGTON, July 3.—The Nicaraguan Minister, Dr. Guzman, has received information from his Government that all differences between the Inter-Ocean Canal company and Nicaragua have been settled.

Have you tried the Derby Flug Smoking Tobacco, 5, 10 and 20-cent plugs?

Never Go Shooting

without ammunition, and never be without the Students' Mixture Tobacco if you care to enjoy a delicious smoke. Its fragrance is unexcelled and quality unequalled. Try it for yourself.

AUCTION SALES.

GRAND'S REPOSITORY.

Adelaide-street, Toronto.

NEXT GREAT SPECIAL SALE

WILL TAKE PLACE

FRIDAY NEXT, JULY 6

When the following valuable consignments will be sold without the slightest reserve:

Consigned by FRED W. GODSON, Esq., his entire valuable collection of

THOROUGHBRED BROOD MARES AND COLTS

As follows: MAMIE LONG, chestnut mare, by Longstreet, dam Maumee, by Revolver, 15.3 hands. An excellent saddle mare and heavy in foal to the celebrated sire and racehorse, June Day, by Falsetto, dam Virgo, by Virgil.

YEARLING FILLY, foaled July 16th, 1893, by June Day, dam Mamie Long.

ADA M., chestnut mare, thoroughbred by Milesian, dam Maumee, by Revolver; Maumee is the dam of Harry Cooper and Helen Lee, now owned by Joseph Seagram, Esq. Ada M. has been driven regularly, was stinted in