

rious from grafting as from be there is a distinction

Graft Against Law.

boodler sells his vote and pros titutes his trust for bribe money trary to law, but the grafter is not always a boodler. When those on the inside of any great financial concern divert the trust funds for their profit. that is a graft against the law when a class of men have special privileges whereby they can prey upon the rest of the people, that is a graft, that may not be against the law, and may even be protected by the law. The remedy corruption bribery or grafting preferred by Americans, who know instead of trying to beat the game, the better way is to stop the game.

Hoskins & Westervelt, Chartered Accountants, 27 East Wellington St Toronto. David Hoskins, F. C. A., J. W. Westervelt, C. A.

Possible Trouble.

It's just possible that any day may see you laid low with a serious accident, which will put you off the salary list and thus inconvenience your fam-ily. The only protection is an accident and sickness policy-none so good as the London Guarantee and Accident Policy. Canada Life Building. Write for particulars and prices.

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straps,

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STEAMSHIP ARRIVALS.

2, 8. Shea's-Vaudeville, 2, 8. Star-Burlesque, 2, 8. Oct. 16 From
 Dect. 15
 At

 Zeeland.
 New York

 Noordam.
 Nw York

 Copenhagen.
 New York

 K.P. Wilhelm.
 New York

 K. Wilhelm II. Cherbourg
 Columbia.
Antwerep Rotterdam Christiania New York New York New York Havana filled cigar, something very

Concert, Choir, at Church, 8.

in at the door, along about thirty where the coat hung, undoing the coat People are beginning to get over that old idea that meat is the only food that "sticks to the ribs." They have tried Norka and find more nutriment, more from the model and then crept back

va ue for their money than from any other food they can buy. MANITOBA IS WILLING. They Will Have It.

ger, to consider the advisat tablishing a city gas plant.

To Join Two New Provinces in Hudson Bay Route.

In spite of the very heavy duty, St. Leon Mineral Water is imported very Winnipeg, Oct. 16 .- At a rally of largely into the United States. It is Conservative organizations to-night what a really good mineral water is. Premier Roblin spoke on the Hudson Bay route and said his government would be willing to build the line con-jointly with Saskatchewan and Alberta, have placed it in a class by itself. V.C. Cigarettes for sale everywhere. 24 of an expedition for one or two years with the western provinces, having for

> from which an opinion could be form-ed as to the capabilities of the route for grain shipments. FLOUR PRICES CUT.

Winnipeg, Oct. 16 .- Prices of flour today were cut 15 cents per sack on first grades.

Tuckett's "T, & B" 10 cent plug. 2 Extra Protection

The Holmes Electric Protection Com pany differs from any other method of guarding by electricity; individual wires to every bank, store and warehouse. In fact , they cover the business Smoke Taylor's "Maple Leaf" Oigar Smoke A. Clubb & Sons' Panatellar. A dainty slender five-inch long clear Havana filled cigar, something very

Battery Zines, all kinds. The Canada 49 King West. In King West. Havana filled cigar, something very choice, box of twenty-five sent prepaid on receipt of \$1.00. A. Clubb & Sons, of the bankers and merchants of this city.

expenses would have had to be cut rigorously down in order to enable the company to meet the cost of reducing the rate of interest at which it values its prospective accretions to a 3 1-2 per cent, basis. It has had to come down to this rate by order of the Canadian government, and has done so mainly, if not wholly, at the cust of the old holders of participating policies; that is to say, various sums have been written off or put aside out of the previous accumulations in order to make good the gap actuarially and substantially created by the reduction in the rate of interest. Altogether since 1898 \$4,514,471 or nearly £928,000 has thus been swept away, leaving the company in what Mr. Manly calls "a parlous state." No wonder the surplus reserves now are small, for what with providing out of such re serves, real or manufactured, for past extravagance in management, for miscellaneous official rapacities, and at the same time absorbing current income in current expenses to the extent of probably gether quite one-third of the gross annual premium income, surpluses cannot possibly accumulate in any healthy or satisfactory fashion. By paying big dividends, however, the managers of this company have been able to lift the price of its shares, notwithstanding the excessive amount of the capital, to about 60 per cent. premium and with this big profit and the dividends paid, we fear without regard to net earnings, the shareholders at least have no cause to grumble. however, is never a healthy thing for a life company to benefit its shareholders at the expense of its policy-holders, and a business of this kind, conducted apparently in the shareholders' interests and these alone, ought not to be countenanced or supported by any intend-the British insurant. It may be added that expenses appear to have risen severely since the Cox regime was established. His predecessor, Mr. A. G. Ramsay, who retired, we hear, on a pension of \$12,000 a year, and two of whose sons are still employed by the company, was an able manager and careful. Under his regime the expenses were kept compare r a colonial cflice, but no sooner was the new regime established than they went up to nearly double the ratio of the old figure. It may be put in this way. The total working expenses and dividends in 1899 came to \$475,666, and in 1904 the total on the same basis was \$1,001,419, or an increase of \$525,753 over the figure for 1899. In the five years the increase in premium income was \$843,916, and \$875,000 was received in the shape of additional capital paid up, making together \$1,719,000 in round figures, but the increased expenses for the five years over and above the standard of 1899 were \$1,450,275, or 90 per cent., and all that was left of the additional premiums and capital together was \$178,641, or 10 per cent. That is to say, the additional capital as well as the enlarged premium income has been swallowed up during the past five years almost en-tirely in the expenses of conducting the business. We are told that

the city, but more owing to the per-sonal appearance of the lady, which was very genteel, and she remarked daughter of the late Edward La Fontaine of Constantinople, and Mrs. La Fontaille, Bournabat, Smyrna, Asia Minor, DEATHS.

loved son of John and Martha J. Graham,

aged 17 years and 4 months.

Interred in Fulwood, Sheffield,

Futeral at 2.30 Wednesday, to Pros

Fureral Tuesday, 17th inst., at 4 p.m.

to St. James' Cemetery,

was very geneer, and she fematasa that she was cold. "You have my jacket in the bag," she said to her com-panion, "and I'm glad it is." The clerk assigned them to room 103. Before re-tiring they asked the bell-man, G.bbons, ALEXANDER-At 28 Grove-avenue, on for some refreshments. He thinks they Monday, Oct. 16, 1905, Henrietta Tamson, beloved wife of E. T. Alexauder. asked for ale. However, being Sunday night and after 12 o'clock they did not complain when informed that the order could not be filled. did Funeral notice later. GRAH+.M-On the 16th October, 1905, at Seemed to Be Friendly. the residence of his parents, 62 Brookfield-street, Frank, eldest and dearly be

The couple appeared on quite amiab The couple appeared on duite almasse terms and not particularly put out on account of having missed their train. They stayed for breakfast Monday morning. Then the man paid the bill and they went away, presumably to take one of the early trains for Hamil-

ton. There is a story current to the effect that Miss Mitchell and another young woman connected with the hotel heard the woman crying in the son of Toronto, heard the woman crying in the room in the morning. This was spoken of at the time, but since the SMART-At 659 Shaw-street, Oct. 16th. Elsie, wife of Mr. John Smart, in her authorities have taken hold of the mat-ter the girls decline to remember the circumstance, altho it was freely men-52nd year. pect Cemetery. tioned after the pictures of the cead woman had appeared in the papers and curiosity was exhibited as to whother ULVEETHORNE-At her old homestead, Cooksville, Ont., Helen Silverthorne, on Monday, Oct. 16th, 1905, at 5 p.m.

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Mr. Cox is one of the leading Liberal political wire-pullers in the Canadian Dominion, and he may be in that capacity a man worthy to stand beside the late Senator Hanna of the United States, but decidedly he is not a man well qualified to take care of the savings of those who insure their lives with the view to protect their widows and children against the consequences of untimely death. If he disputes this view of his capacities or these facts, we shall be happy to give him a hearing. And meanwhile he might, perhaps, be kind enough to forward us the Canada Life Company's scale of surrender values and the proportion of lapses to policies written and standing for the rast ten years.

the support of The Globe, and Senator Mackay and the Bell Telephone Co., with

the support of The Montreal Herald,

Sir William Mulock and the farmers and The Weekly Sun thrown in.

The Milliners Wore Intersted.

The staff of milliners at Dineen's vere unusually interested yesterday morning when some packages arrived from New York which they were all

anxious to see. The first of the boxes when opened up showed a nicety which is a pick of the Fifth-avenue stock. It is called Fueral on the 18th inst., at 2.30 p.m., [the Broadway hat, the newest of New York style. The color is a hunter's OLDFIELD-At Sheffield, Eng., on the green, and the simplicity of the trim morning of Oct. 2nd, Charlotte isabili ming adds to its attractiveness. Th (Lottle), eldest daughter of John G. Law-sou of Toronto. in plum velvet and adorned with Tus can wings.

The third surprise was a Capline shape, reseda green, in color, finished with chenille band. And so on for semetime the ladies opened up the newest novelties in millinery which are to-day on exhibition in the show rooms at Dineen's. Space will not per mit a description in justice to the

beauty of the goods. With the New York shipment ladies' coats in the "Paddock" and 'Empire' styles, which are something to prove of particular interest to the fashionable dressers.

COOL AND WET.

Lower Lakes and Georgian Bay-Fresh winds, becoming easterly and northeasterly; fair and cool to-day, followed by rain to-night or early Wednesday.

its object the collection of reliable data TO-DAY IN TORONTO. Meet of the hounds, "The Pines," West Bloor-street, 3. Astronomical Society, 8. Civic employees concert, Massey Hall, 8. Giles' Presbyterian, reception to pastor, 8. G.G.B.G. parade, armories, 8. Concert, College-street Presbyterian Choir, at Kew Beach Presbyterian -"The Education of Mr. Princess-"The Education of Mr Pipp," S. Grand-"Me, Him and I." S. Majestic-"When the World Sleeps,"

