# ATING FOR

rally known how surance companies operation with each nent. Knowledge to an unbelievable be said that no stance is unavailto a blending of urces in connection of business, the ed, and the friendly ting between the the various com-

their underwriters ve in abolishing all ctive competition ime is not far disorms of co-operamed impracticable insurance to the made known to the we campaign, which les the value which

om individual effort. of all reliable com-service, in the best that much-abused am afraid, acknow-here are many points as can be improved, king the great mass at the insurance at the insurance or leaves no room for it we can be sure be taken to set un nizations of the same

any company execu any company execu-liso hold strongly to the dissemination of hese points through poported by the com-pould be highly desir-altogether justified the intimate part ce has for seventy must wonder at the first functions and of the average man is we have only outhis uninformed pubashion of publishing in force has servely disappeared, and panies have already a modern method of ting interest in the state. There would seem to be a wide field for such protection in Canada, and it is hoped that the Dominion Government may soon see its way clear to authorize it.

ting interest in the a well ordered ser-nouncements or adthis nature in the schools and coler means too num ere, can result only on of the great ad-

SALVATION ARMY HAS

The 36th annual financial state-

nent of the Salvation Army for Can-

ada East, Newfoundland and Ber-

issued from the office of Commis-

institutions supported by the Army's

cial or financial institution is con-

The board of the Toronto City mission held their usual monthly meet-

il, D.D., presiding. The treasurer,

harry L. Stark, presented his report.

the four miss onaries during December

Besides calls made re Christmas dinners, 800 visits were made to families

and 1062 tracts and gospels were dis-

On Christmas Eve 740 persons were

provided with material for a substan-

wagon. Each basket varied in quan-

creatly needed. Clothing will be glad-

ly sent for by Mr. Hall.

Toronto City Mission

along the way of upon which the dy gone far. The et at stated interand exchange of s; the actuaries and ass about the dinuse problems, con-ution; the medical annual conventions other their experas it bears upon business, and the their associations, discuss their work to stimulate each and fairer spirit

Not Sufficiently issing the public them, but would to the public. In the idea because interests between and the medica eep appreciation

day better equip-and digesting of and digesting of yother organizair to be just as that the medical aization is not adnis regard, despite lividual physicians ing along this line lies. It would seem vast benefit to both the public edical profession a such facilities. could report to ureau the actual bined results be than can be the ridualistic treatvidualistic treating of or again in of blood pressession of a city ome place where are investigation the history and vould be followed tion would be coexamination and would not some the could cite inwhich such comariety of medical beneficial to the

trained for just istical and vital nedical men are a. 'It seems al-asonable that a to have the two
to both the comwould gain much
on to performing

quently to our-

of Medicine the insurance life Officers' As to place at the to place at the life to place at the life to place at the necessary achinery for the

## on to the careful consideration of to offer the co-operation of this in any effort to render it

REINVESTIGATED n time to time reference has been to the taxation of premium income provinces, and for many years thas been made against the prac-

be to the taxing department of the committee of the social sequency shill appears to be the committee of the committee of the social sequence of the provinces, and the committee of the social sequence of the committee of the social service of the provinces of the social service of the In spite of this warning, the building

It has been felt that life insurance can bear an important share in the re-establishment of soldiers, returning from overlishment of soldiers.

are, first, the insuring of many men wide would not otherwise be thus benefited:

and second, a steadying effect upon labor, both of which are of value to the stand, and stated that he had bought stand, and stated that he had bought the lots in the first place for his son, who is a real estate man. He had later made an offer of them to Mr. Miller as he knew that he was buying quantities of land

> ducation was buying up land there INDEPENDENT AUDIT too?" asked Mr. Denison. "No, indeed, I didn't, or I would have advised Mr. Granger to sell to

them direct or else have kept it and sold it myself." There was some criticism of the ventilation system at the Huron muda for the past year has just been Richards. Some of the chief

Street School and John Bell, who has funds are: Thirteen rescue and chil- on the board from Ward 5. stated that dren's homes and hospitals from he had made some inspection and had found to Halifax; men's hostels at London, Hamilton, Quebec, St. John, of getting fresh air into the room N.B., St. John's, Nfid., Toronto, Mont-real and Halifax; training colleges; was no aperture eight feet above the

young people's work; prison gate floor as there ought to be.
work; salvages and many other At the Dewson school the odor from branches of the Army's activities the lavatories permeated thru to the which call for considerable outlays of yard. This was caused by a defective ventilating shaft with a down The books of the Salvation Army draught.

are audited by independent auditors - Judge Lennox complimented Mr. and are on file and open for the inspection of the public. The business the schools and hoped that he would of the Army is conducted on modern as a trustee continue his investigations principles just as any large commer- in every way.

### Every account is kept separate and the financia; management is in the hands of Lieut.-Col. A. E. ton, chartered accountant of ripe

Report of December Work

ing yesterday afternoon in the Central Y.M.C.A., the president, Rev. John Rev. Robert Hall, superintendent, presented a summary of the work of

Other departments of the federal government are also co-operating DEATH OF KNOX with regard to soldiers' land settlement, the opening up of public works, federal aid to housing and road build-Christmas dinner, which was quietly delivered from the grocer's tity, according to the number in the family, and contained an appropriate (hristmas message from the mission-Several families suffering from the sickness of the breadwinner were supplied with coal, food and other Funds and especially clothing are

SUFFOCATED BY GAS. charge of theft and receiving. William Bezzowski was the complainant, morning. Four little children are left. When the brother entered the house he detected the odor of gas and hastening to her room he found her articles had hastening to her room he found her articles had hastening to her room he found her articles had hastening to her room he found her her brother. Fred Milne, who lives next door, yesterday the daughter of the late Joseph Gould, M.L.A., and by three daughters—Mrs. When the brother entered the house he detected the odor of gas and hastening to her room he found her late Joseph Gould, M.L.A., and by three daughters—Mrs. J. C. Ross and Misses Fa'r and Alma Cockburn at home, 85 Brunswick ave. been stolen from other persons hastening to her room he found her

### CHURCH OF ENGLAND WOMAN'S AUXILIARY

The regular monthly board meeting of the women's anxiliary of the Church of England in Canada was held in St. James' Parish House yesterlay. There was an attendance of about 200 women present. The devotional exercises were conducted by

## LABOR CONDITIONS

It has been at a that in the re-estables and promotion of the board had taken no beauth and taken no beauth had taken no beauth and taken no beaut

"Did you know that the board of

care of its householders.

Majority Married.

The majority of applicants at the bureau are married men, or young men between 16 and 20 years old.

ment more than anything else. My feeling is that the military authorities, the government and the manufacturers of the best type should co-operate with a view to satisfactorily settling a corations, including the M.M. and D. The only remedy seems to be that the city council take up delayed work or start some new project before the humiliating remedy of soup kitchers, bread lines, and indiscriminate chari-

### COLLEGE LIBRARIAN

ing, and the securing of a share of the material reconstruction work in Europe for the benefit of Canadian industry. Municipal co-operation ing an operation for peritonitis. Mr. and the enlistment of the practical cockburn, who was one of the best aid of all voluntary organizations known Presbyterian ministers in the and friendly societies, in the work of province, was born at Drumbo 75 restoring Canada from war to pro-ductive industry, are among the im-M.A. degree from the University of mediate aims of the repatriation committee, and good headway has been made in this direction.

Toronto in 1870 and three years later graduated from Knox College. His two principal charges were in Uxbridge, settlement of the Army." "Housing in the construction are "The Aims of the Army." "The Demobilization and Reservice of the Army." "Housing in the Army." "Housing where he remained 16 years, and in Paris, where he labored for 14 years, Scotland," and other notable works.

Among other articles submitted in stylence were a revolver, cartridges, was immediately summoned, announced that life had been extinct for several hours. The deceased was 50 the law from another party who did not show up. "I find you guilty months overseas, had been home on the found her apparently lifeless. A doctor, who is the central branch of the G.W.V.A. At Red Cross headquarters the staff are busy making 500 towels, this number being wanted for the Davisville Hospital. As an illustration of the Hospital. As an illustration of the grown of the law from another party who did not show up. "I find you guilty months overseas, had been home on the found her apparently lifeless. A doctor, who in the matter of pensions for reservists or the widows that two of them have offered to sacrifice their own pensions, the money to be devoted to one of the widows of reservists, whose pension is toally inadequate. The pendid not show up. "I find you guilty months overseas, had been home on the found her apparently lifeless. A doctor, who is the matter of pensions for reservists or the widows of the central branch of the Caw.V.A.

At Red Cross headquarters the staff are busy making 500 towels, this number being wanted for the Davisville Hospital. As an illustration of the rise in price of linen the Red Cross headquarters the staff are busy making 500 towels, this number being wanted for the Davisville have offered to sacrifice their own pensions, the money to be devoted to one of the widows of reservists, whose pension is toally inadequate. The pendid not show up. "I find you guilty months overseas, had been home on the find two of the bary of the central branch of the central branch of the apparently lifeless. A doctor, who in the matter of pensions to their widows that two of the bary of the bary of the central branch of the pensions to the rise in price of linen the Red Cross headquarters the staff are busy making 500 towels, this number of the bary of the central branch of the pensions to the rise in price of linen the R theft and receiving and fine you have leave and was reporting at cents for the same article, or just back to the Exhibition camp.

### VETERANS items of interest to Returned Soldiers Will Be Printed in This Column if Phoned or

sense of human nature to determine as to a man's qualifications for lumber

The majority of unemployed are in the city. Many are unwilling to leave the city, and others unable to do so as these and just such injustice as because of family ties. It is almost that which is doing more than any-impossible for a married man to take work outside the city and leave a wife and family here. Continuing, Mr. Mil-worker in general. Unlimited press adler thought that the city ought to take vertisement will help the labor move-

street School and John Bell, who has been recently elected as representative, such as obtained four years ago, the had made some inspection and hand been feeling of the part of the street and the properties of the part of

FINED FOR THEFT.

Due to asphyxiation by gas, Mrs.
Two boys, John Dryjas and Stanley
Orzcehowski appeared before Judge
Winchester yesterday afternoon on a found dead by her brother, Fred
Charge of thest and majority after became librarian of Knox College, in which capacity he has been an unfailing inspiration to the students of the college.

He is survived by his wife, who is central branch of the Great War Veterange of thest and majority after became librarian of Knox College, in which capacity he has been an unfailing inspiration to the students of the college.

He is survived by his wife, who is rans at its next meeting at Columbus to the survived by his wife, who is rans at its next meeting at Columbus to the survived by the day of the late Lesenh Could

pension is toally inadequate. The pension is held in trust for this widow in the best possible hands.

A number of returned men in the least possible hands.

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## THE GREAT SALE OF THE SEASON

January, a month of exceptional and unparalleled bargains in Canada's famous and exclusive store for high-grade

# RIENTAL RUGS

Commencing this week, and during the entire month of January, the rug buyers of Toronto and vicinity will have a rare opportunity of securing some genuine bargains in high-grade ORIENTAL RUGS, at a reduction from

### 20% to 35% -- Many Rugs at Half Price

It is a well-known fact throughout Canada that the reputation of L. BABAYAN has been standing at the back of every Oriental Rug sold in his establishment for the last twenty-three years.

The following list, which only contains a small portion of the many bargains offered during this month, comprises some of the highest-grade

### Persian, Anatolian, Chinese and Fine Indian Rugs

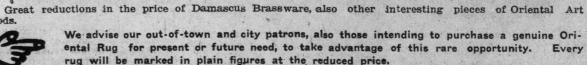
ever submitted to rug buyers of Toronto. This is not a sale for getting rid of bad stock, but general reductions throughout the store.

1166—Kirmanshah, rose and blue, \$345.00 13.5 x 8.10. Regularly \$575.00.... 1096—Fine Mahal, terra and blue, 13.8 x 10. Regularly \$385.00..... 24—Chinese, yellow and black, 11.5 x 8.10. Regularly \$525.00.... 1069-Meshed, brown and blue, 350.00 12.7 x 9. Regularly \$475.00..... 157—Anatolian, dark blue all over, 11.4 x 8.4. Regularly \$265.00..... 413—Fine Chinese, dark blue, 11.6 x 8.10. Regularly \$550.00....

Sale Price. 473—Fine Chinese, medium blue, 12 \$375.00 x 9. Regularly \$565.00. .... \$375.00 126—Fine Indian, mauve and blue, 12 x 12. Regularly \$175.00 ...... 1281—Fine Gorovan, camel ground, 13 x 9. Regularly \$350.00 ...... 1129—Fine Mahal, green and red, 12.4 x 8.9. Regularly \$250.00..... 25—Fine Chinese, gold and blue, 11 x 8. Regularly \$375.00 ...... 225.00 277—Laristan, dark blue, 13.7 x 10.2. Regularly \$450.00 ....

65 ROYAL KAZAKS, fine specimens of this famous weave, lustrous pile, rich shades of rose, light and dark 25 SMALL KAZAKS, suitable for landings or vestibules. Average size 3.6 x 2.6. To clear at \$12.50 ...... 32 ANATOLIAN DOOR MATS. Average size 2.6 x 1.6. Regular price \$6.00. Sale price......\$3.75

### Oriental Brassware, Table Centres and Draperies



We advise our out-of-town and city patrons, also those intending to purchase a genuine Oriental Rug for present or future need, to take advantage of this rare opportunity. Every rug will be marked in plain figures at the reduced price.

### BABAYAN Canada's Largest and Only Exclusive Rug House

30-34 King Street East (corner Victoria Street), Toronto.

Silverthorn district are forming a LACK OF FIREMEN the GWV A and a preliminary meetofficers will be appointed. The pro moters expect to reach a membership of 80, and the branch will probably

re-establishment department and the city pumping plant may be considered by pumping pl

was made public yesterday after it was subjected to the following

Assessment as returned by assessnent department, \$624,207,889. Deductions by court of revision, \$3.215.585. Additions by court of revision, \$588.700

Net deductions, \$2,626,885.

Assessment as confirmed by court of revision, \$621,581,004. Deductions by court judge, \$168,-

### RETARDS PROMOTION

It is now two weeks since the platoon fire system has been adopted, but as yet no appointment of officers has been made. The reason given by Fire Chief Smith is that the system has not yet been thoroly organized, on account of the impossibility to secure enough men.
"If I had all the men to operate the FROM ALDERMEN new system, I could go ahead and make my changes," stated the chief

Toronto's assessment for the year 1919, as finally revised by the court of revision and county judge, was placed at \$621,453,653. This figure at the city hall.

### STONE GROINS FOR ISLAND

tection for the island shore, Parks Commissioner Chambers stated yesterday. He and Deputy City Engineer Powell have completed an inspection of the situation, including the damage done by storms, and have come to the conclusion that nothing in the way of protection can be done divined the winter ments on our subscription of 1917, and in November and December those due to the conclusion that nothing in the way of protection can be done

### **CANADA LIFE HAS** SPLENDID RECORD

Company's Business Has Shown Remarkable Expansion During Past Year.

The Canada Life Assurance Company

the army is recognized by alt to be splendid woman, a widow with also three children, who is likely to travel to Britain shortly for the same reason."

Employes of the soldiers' civil retablishment with three months' service to their credit will be entitled to wear a special badge of the establishment engraved with both a Union Jack and the departmental initials.

Among special works on reconstruction received by the reference library from the British University of Reconstruction are "The Aims of Reconstruction," Housing in England and Wales," "The Demobilization and Resettlement of the Army," "Housing in Settlement of the Army," "Housing in 1919, as finally revised by the court of the very highest quality, and there special works on the very highest quality, and there of the very highest quality, and there of the very highest quality, and there of the very highest quality, and there to their children, who is likely to travel to the very highest quality, and there of the very highest quality, and there of the very highest quality, and there to pockets of the people of Toronto the people of Toronto the very year," said I. S. Fairty of the very highest quality, and there of the very highest quality, and there to pockets of the people of Toronto the very year," said I. S. Fairty of the certary than Brigatifying feature overy year," said I. S. Fairty of the very hear and I. S. Fairty of the very hear and I. S. Fairty of the certary housing his return from Ottawa, where he opposed yesterday, the application of the Bell Telephone Company for a twenty per cent. increase in their rates.

"The company," he said, "made in 1918, \$250,000 over and above main, the disposition shown by policyholders to pay off loans incurred the very year," said I. S. Fairty of the city legal department, yesterday, to the court of the same policyholders to pay off loans incurred the very permiture. The care and the propher of the very permiture, and the city legal department, yesterday, to the city legal department, yesterday, to the city le

to maintain an interest rate for the of 5.83 per cent. The possession thirty million dollars worth of bonds the highest class is ample assurance the No effort will be made by the city until next spring to provide protection for the island shore, Parks

The lighest class is ample assurance to the company is being managed in the careful and conservative manner which is essential in an institution of the kind whose primary object is to safeguard the home.