MONDAY MORNING

THE TORONTO WORLD succeed. I glory in the low commission law

A morning Newspaper published every day in the year.

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and all news stands. HALIFAX-Halifax Hotel news stand.

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All Railway news stands and trains.

Does The Morning World reach your home before 6.30? If it does not send in a complaint to the circulation de partment. The World is anxious to make its carrier service as nearly perfect as possible.

THE INSURANCE CONVENTION.

The unexpected has not happened with regard to the insurance conventions that have just concluded their arduous labors and pleasures in this city. The time at the disposal of the delegates was pretty fairly divided be-

delegates was pretty fairly divided be-between attendance at the meetings and visits to places of amusement-not to speak of outings, receptions and banquets, well garnished with post-prandial oratory, whose highest theme was "the company's" success and whose sharpest stimulus was "the company's" favor. They all, we hope, have had "a good time," and enjoyed their sojourn in our city. They, no doubt. will return home more than doubt, will return home more than ever convinced of the value of their asset—the widow and orphan—and of the large part insurance plays in mod-ern finance, but it is very, doubtful if, as a body, they are any the more ready to welcome insurance reform or book un writt the damages not to as a body, they are any the more ready to welcome insurance reform or to assist in its progress. As for the actual results, measured by the resolutions adopted, they are the di into unexampled prosperity. The Canadian Association, for some unexplained reason which we can only conjecture, the executive, on the executive, on the grassing of the world's Fair. In Kansas of mulate any resolution regarding the City, Mo., passenger traffic, in and Fraser Bryce, Art Sainsburyand Art self had addressed in Nova Scotia. This report of the insurance commission. out, increased at once \$2000 per day. graft, Guy Armstrong and James Blackie was a rich and beautiful province, with intelligent and prosperous people. The They left no doubt, however, upon the The railways have gained so enorm- second. mind of the convention that their at- ously by this two cent fare that if titude towards it was one of intense some legislator wanted to blackmail crew. Boys' fours, 18 and under-A. B. Meredissatisfaction; and this feeling was them he would threaten to introduce a dissatisfaction; and this feeling was them he would threaten to introduce a dith, Paul Meredith, Harold Ireland and nearly three hours when the last speakvoiced by the president in his opening bill to repeal the two-cent-a-mile law. address and re-echoed by many speak-ers' during the convention. The pro-Uttawa a railway commissioner from grams of both associations were evi- Ottawa a railway commissioner from rom club singles, A. H. Gilkison getting sec- ed that they were tired, they yelled for grams of both associations were evi-dently framed with a view to "smash-ing" such legislation, existing or pros-pective, as was supposed to be inimi-cal to the personal interests of the agents. It had been adroitly arranged that Considion underwriters of known

And still another delegate said: "In **20TH ANNUAL REGATTA** condemning the Armstrong law we are playing the baby act," and he advised any agent who could not get a living under the Armstrong law to resign and enter some other business. And just as at Ephesus, when it was

thought the craft was in danger, "Some cried one thing and some another, for the assembly was confused." But not as in that ancient city, it was

were in no humor to accept the sage sociation, was full of interest and enjoyadvice tendered by Mr. Kendall and ment for the visitors to the club headothers: "Seeing then that these things quarters at Centre Island.

be quiet, and to do nothing rashly." but unfortunately a somewhat high wind Whatever may be the result across interfered a little with some of the cance the border, it is manifest that the con- races. However, even this drawback was Royal Block, North James and Merrick- vention here will result in an increase not without an offset and the brisk of strength to every well organized as- breeze gave the competitors what Miss sociation whose main object is to fos- Armstrong, the season's champion, de-

The World can be obtained at the fol-folwing news stands: BUFFALO, N. X.-News stand. Ellicot-square, news stand Main and Niagara-streets; Sherman, 586 Main-street. square, news stand Main and Magnare. streets: Sherman, 586 Main-street. CHICAGO, ILL.-P. O. News Co., 217 Dearborne-street. Is it not high time for the policy many lady spectators on ballouity attractive ploture. A distinguished spectator of the preference Policy Means Our Apples First in the British Markets, and Canto a convention to discuss life insur- C.M.G., commissioner of agriculture for ada," LOS ANGELES, CAL.-Amos news stand. ance legislation? Doubtless the con- the British West Indies, who, with Lady LOS ANGELES, CAL.-Amos news stand. MONTREAL-Windsor Hotel and St. Lawrence Hall; all news stands and newsboys. NEW YORK-St Denis Hotel and Hotal-ings news stand. 1 Park Row. OTTAWA-Despatch and Agency Co.; all hotels and news stands. When the speakers reached the plat-form they found about 2000 people in-side the building, and fully as many outside unable to gain admission. Mr. Borden, therefore, put it to vote, and the audience unanimously decided to Morris, is here to attend the exhibition and will probably spend a fortnight in the city. Another distinguished visitor was Col. J. P. Grant of Berlin, Germany. Among the many other spectators were: Mrs. Dyas, sr., Mrs. A. R. Denison, Con-adjourn to the athletic grounds.

souri," has passed into a proverb.

souri," has passed into a proverb. Not long ago the railway compan-ies in that state found a U. S. judge who was very strictly "from Miz-zoura." They applied to him for a writ restraining the state officers from putting into force the two-cent-a-mile law passed by the legislature, alleg-ing that they would lose enormous sums of money, if such a rate were enforced, "and thereby suffer great and irreparable injury." The judge startled the railway at-torneys by the characteristic remark, torneys by the characteristic remark,

"I do not know, and no human being can possibly tell, whether or not you will make or lose money by reducing passenger fares. Now go ahead and try it for three



THE TORONTO WORLD.

ada's Resources for the People of Can-

When the speakers reached the plat-

speaker was Mr. F. W. Hanwright of Halifax.

Mr. Borden spoke of the gratifying significance of the fact that the audi-

Sir John Thompson. He

parliament and imprisoned those who

d, and the first

Saturday, the occasion of the twentleth annual regatta of the Island Aquatic As-

ISLAND AQUATIC ASSN.

cannot be spoken against, ye ought to The day was beautifully fine and cool

ter, as our royal commission properly scribed as "a sail home."

"SHOW ME." People who live in Missouri have the reputation of being somewhat sceptical. "Show me, I'm from Mis-souri," has passed into a proverb. "SHOW ME." People who live in Missouri have the reputation of being somewhat sceptical. "Show me, I'm from Mis-souri," has passed into a proverb. "SHOW ME." People who live in Missouri have the reputation of being somewhat sceptical. "Show me, I'm from Mis-souri," has passed into a proverb. "SHOW ME." People who live in Missouri have the reputation of being somewhat sceptical. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-souri," has passed into a proverb. "Show me, I'm from Mis-thews, Miss Matthews, Miss Collins (Pe-terboro). Miss Thourson Mrs Browen Market the source of the fact ence was twice what the

torneys by the characteristic remark, "show me." He said in effect:

aquatic initators of Diogenes in felt he could receive no higher compli-The aquatic imitators of Liogenes in their tubs provided plenty of fun, as they made haste slowly towards the finish. G. Clarkson managed to propel his clumsy vessel in ahead of his rivals.

the late

cial.—This town was enfete to-day in as he can, that existing laws are enhonor of the visit of R. L. Borden, M.P. Middleton is situated in Annapolis Plank No. 11 is quoted and comment County, near the Annapolis County follows thus: boundary. There are no industrial cen-tres, but the surrounding country is a scattered farming district, where the Liberals are in a large majority; yet the farmers poured into the town in hundreds. Decorations and bunting were in evidence on all sides

nundreds. Decorations and bunting were in evidence on all sides. Headed by a band, the speakers and many prominent Conservatives were driven to a big fruit house, which had been seated and decorated for the oc-casion. 'Across the front of the build-ing, in big letters, was 'Hail to the Chief' I used and example to the construction of the build-ing in big letters, was 'Hail to the This would be an excellent plank if Chief." Inside were such motioes as "Canada's Hope for a Greater and Cleaner Future Lies in Our Leader," "In 1878 Macdonald Restored Canada's Prosperity; in 1908 Borden Will Replank? "After due consideration. What Mr. Borden might be pleased to call "DUE" consideration might take two, five or twenty years. looks very suspicious, and detracts in a great degree from the value of the

> In conclusion and to sum up The Tribune says:

"There is Mr. Borden's complete platform, on which he is to make his appeal to the electorate in the next Dominion campaign. "Perhaps it is unjust to call it com-

plete, for it may be subject to changes that may be deemed necessary beween now and the elections-but it is substantially the platform on which Mr. Borden will stand when he faces the electors.

"Undoubtedly it is 'Conservative' in a degree. Only the most distant over tures are made to the radical element in the opposition party-and those overtures are not unlikely to be regarded as insincere.

"The platform, as it stands at present, is so vague as to be all without meaning.'

The Tribune is right in picking upor plank No. 11 as the important plank in the platform. Indeed the press comment on the Hallfax keynote is simmering down and settling itself upon the one issue of government ownership of telegraphs and telephones. So far two big facts stand out:

(1) The Laurier government may an nex this plank if it threatens to come popular. (2) Some Conservatives are opposed to the plank as being too radica

For example, The Brantford Expositor (Lib.) does not hesitate to accept the principle, and indeed to intimate ment. Premier Thompson expelled from that it was discovered, if not invented; by the Laurier government. The Ex-

positor says: "Mr. Borden professes — how seri-



AUGUST 26 1907

Needs a RAIN COAT. Fall Weather demands it. "Eaton Quality" means entire satisfaction. "Eaton" prices will suit you.



AT \$10.00 - Dark, steel grey cravenette, imported material; stylishly cut and well made; lined with serviceable Italian cloth, self collars. Sizes 34 to 44.

\$12.50 — English craven ette, in dark Oxford grey; cut in latest American style, extra full skirt, self collar. Sizes 34 to 44.

FOR \$16.50-An extra fine quality imported cravenette cloth, dark grey shade; very latest cut. broad lapels, skirt extra full; shoulders are lined with satin, seams satin taped. It's a perfect fit. Sizes 34 to 44.

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The early makes it poss orders immed ordering befor your favor. LADIES' CL Early as it show a fairl of Ladies' F Jackets, etc., number of s seen elsewhe buy or not, you the goods SILKS All the Seas All the Seas represented. nance of Stri tions, Hairlin colorings, ev Check designs A particular and Plain Sh Chene Dresde lettes, and m erately-priced Crepe de Ch melf stripes.

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It would

terday.

had a large place on the American program, and they used their oppor-tunities to the utmost to damn the re-port. No third-class service was put on and no penny-a-mile rate went into effect. The whole thing is to be hung up and The tandem gunwale race went to A.

Another prominent feature of the

cent legislation in New York State and belsewhere. Dreadful things were pro-phesied as to what would happen in Canada if the spirit of the Armstrong insurance law were infused into our Insurance Act. It was not however content of the armstrong content of the armstrong of the armstrong the insurance of the armstrong the armstrong the insurance of the armstrong the armstrong the insurance of the armstrong the ar

It was not, however, without protest against such tactics that several Am- "This will bankrupt us; we will have against such tactics that several Am-erican delegates—men of large experi-ence and wide outlook—endeevored to ence and wide outlook-endeavored to country; we will be juined." recall the convention to the true source and cure of their professional ills. Hon. mission say: E. E. Rittenhouse, insurance commis-

sioner of Colorado, said:

We cannot get away from the fact that most of the difficulties encountered in soliciting insurance to-day are due to the wrongs committed by those who thought they could fool the public without paying the penalty. . . . And what is worse, this method of securing business was sanctioned and encouraged by some of the largest and best-known companies. I shall not attempt to list the various forms in which the deception was practised. It included official an nouncements of estimates of profit that were known to be utterly impossible of fulfilment, and of other forms of false pretence.

Another delegate, Major F. A. Kendall of Cleveland, advised the convertion to let the Armstrong law alone:

It is time, he said, for the life insurance business to cool off. It is time that this howl quit.

you want to be Harrimans and Rockefellers? Get down to business as I have, on your little low commission. Do your business right and work faithfully, and you will

that Canadian underwriters of known hostility to the measures of insurance reform proposed by our commission, had a large place on the American National and the american is the american in the american is t

Another prominent feature of the gatherings was the lamentations of some managers and agents over reducted commissions in consequence of recent legislation in New York State and why not put the reterint of the sector of the legislation in the sector of the sector of the legislation in the sector forgotten until Lord Bilgewater or the Ireland and A. B. Meredith.

sponding period last year.

tributions

A Friend

Bears the

Signature

Nash, 2. results of the swimming matches Boys 12 D. Conley Z. Boys 18 and under-G. Clarkson 1, P. Mcredith 2, A. B. Mcredith 3. Cluw swim-H. S. Bowes 1, Dalton Mac-Very well, why cannot the com-

beth 2. "Show me!" We challenge the G.T.R. to put a two-cent-a-mile service on its Cana-The regatta is admitted to have been

dian system west of Montreal for starter. R. E. A. Moo-ly TA three months and to compare their The starter's boat for the day was the receipts and profits with the corre- launch Waterlily, kindly loaned by the owner, Mr. A. L. Eastmure, hon. treasur-ec of the association. The officers of the

Meanwhile, what is the railway com-mission going to do about it? Had Goad, T. P. Gault, L. J. Cosgrave, H. D.

 Infision going to up about it: Hard
 Goad, T. P. Gault, L. J. Cosgrave, H. D.

 they not better tell Chas. M. Hays
 Warren. Controller Hocken. Controller

 that they are from Missouri. He will
 Hubbard, Ald. Chisholm, H. H. McRae

 understand.
 Judges-G. H. Muntz, A.R.C.; G. H.

 HELP THE BOYS.
 Referce-R. Mackay, A.R.C.

 The subscriptions continue to come
 LA.A.

A.A. Official scorer-George Dupstan, I.A.A. Captain-S. L. Trees.

Charming Muskoka the Canadian Venice. No visitor to the Toronto exhibition

should fail to make a side trip from \$520 foronto to Muskoka, Georgian Lake of Bays, Magnetawan River, French River, Temagami. Call on Mr. C. E. Horning, C. P. and T. A., Grand Trunk Railway, northwest corner King and Yonge-streets, for full particulars

second. The open fours was a well-contested only fault he had to find with it was race, first prize going to the T. C. C. that it sent so few Conservatives to

Altho the audience had listened for

ten.pted to interrupt Mr. Foster, which gave him the occasion to introduce him to the audience as the "new Liberal." Mr. Foster spoke for nearly an hour, are not competent to give an opinion, -----

> The South Renfrew Conservative Association chose Eganville as the place are out on sympathetic strike. sociation chose Eganville as the place to hear R. L. Borden's speech to the electors of the riding. Mr. Borden will choose the date. will choose the date.

The Winnipeg Tribune (Ind.) submits Mr. Borden's platform to a very aging a position." evere yet not unfair analysis, vesti-

ouled as follows: It is probably not an extreme statement to say that there is not an independent man in Canada who reads Mr. R. L. Borden's platform, as outlined at Halifax, last night, that will not read it with disappointment and regret.

long expected and much The talked of tour of Canada by the leader of the opposition promised great things. The people were asked to believe that Mr. Borden would drop the manner that has made him a negative force in Dominion politics and strike out boldly with an enlightened and progressive policy that would command popular support.

That tour has now been started. Mr. Borden has delivered his opening address-an address that will be repeated, with minor variations. from one end of the country to the other-and what have the people een given to fulfil their expectations?

Let us take up Mr. Borden's platform, clause by clause, and see what is promised in the place of what we now have.

Then follows each plank in the platform with some comment thereon usually to the effect that it is too abstract, too indefinite, too indisputable. Mr. Borden, The Tribune thinks, is too much inclined to demand more

magazine that is not surpassed artis-

Le Canada (Lib.) looks upon this plank as intended to attract the group of Conservatives led by W. F. Mac-lean, who favor the nationalization of Your dealer has all public utilities. It points out that strong forces in the Conservative party, voiced by The Montreal Gazette, are strongly opposed to this project Le Canada thinks that government regulation is the remedy for any abuses in our telegraph and telephone service, and can see no reason why AT OSGOODE HALL these utilities, like the railways, not be sufficiently regulated by the railway board or by Mr. Borden's proposed public utilities commission. Suing for the Balance. W. V. Cragg has issued a writ The Quebec Chronicle (Con.) thinks against J. H. Mattice of New Listhat Mr. Borden's position at this time keard, claiming a balance of \$584 55 is most opportune: "Owing to a dispute in a foreign country with which we have not the on an account for certain goods sold and delivered. remotest connection, and on which we Claims Joint Ownership. our own telegraphic service has be-come demoralized, and the operators Max Steinberg has begun an acdeclaration that certain lands on Hagerman-street, Toronto, are the joint property of both plaintiff and defendant, and that he is the owner of a steps to intervene. If it had a teleone-half interest in the lands. Action for Assault. graph system of its own we should not now be in so humiliating and dam Hugh Sutherland of the Town of

BAY A CESSPOOL

And Man Who Dived Into It Receives amount of the damage is not fixed. Official Compliment.

The jury enquiring into the drowning lies Bala, one of the prettiest spots on the lakes, delightful for a quiet, restof William McBeth in the Yonge-street slip two weeks ago returned a verdict f accidental death

f accidental death. A rider was added saying: "We compliment Sidney Crouch on bravery displayed in diving into such cesspool. most charming little ring in the world is the property of Mr. Temple of London. This gentleman is a nephew of Sir Richard Temple, and

the ring in question is a highly-prized old family heirloom. Inside of this tiny circle of gold are the works of a perfect little musical box, touch a minute spring and hold the ring quite close to the ear, and you hear the sweetest, weirdest, tiniest, tune that could possibly be devised.

which seems to pour forth like a voice from a spirit land. POTTERY AND GLASS GAZETTE.

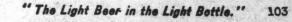
The August issue of The Canadian Pottery and Glass Gazette takes the form of a special exhibition number and reaches a high level of artistic excellence. This is more than an ordinary trade magazine, as the aim of the publishers, while not neglecting ousiness requirements, has been t make it, at the same time, a really high-class art publication of general as well as particular interest. purpose is pertainly being fulfilled. and it is matter for congratulation that Toronto is associated with :

tically by any periodical of its class of

"Pilsener" Lager costs so much less than imported beers simply because it is brewed in Canada.

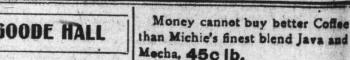
It is not a question of quality-but of custom charges. There is no duty on O'Keefe's "Pilsener."

You not only get a purer, more delightful lager-but you have to pay only about half as much as for imported beers-when you order O'Keefe's "Pilsener."



O'KEEFE BREWERY CO. Limited, TORONTO.

In the Heart of Muskoka



Michie & Co., Limited

In 564 districts in the province the

deaths during July were 1853 in number. The authorities say fewer distion against Nathan Brenner for a tricts than usual reported. The figures for contagious

1907.

Smallpox 49 Haileybury alleges that William T. McGill assaulted him, and now he Scarlet fever144 Diphtheria124 wants damages as a result. A writ Measles of summons has been issued, but the

106 68 55 80 Whooping cough..104 16 Typhoid 57 Tuberculosis152 147 136 146 545 195

Single Fare for Labor Day.

DEATHS IN JULY.

ful vacation and a splendid natural centre for fishing and canoe trips. Can-On Aug. 31, Sept. 1 and 2 the Grand adian Pacific express trains take you Trunk will issue round trip tickets at direct there in quick time, leaving To- single fare, good returning until Tuesronto 2.30 a.m. (with palace sleepers), day, Sept. 3. This rate will apply to 11.30 a.m. and 6.15 p.m. Bala is a dis- all points on Muskoka Lakes. Tickets tributing point for the three lakes, and full information may be obtained

trains being met by fast steamers. ed corner King and Yonge-streets.

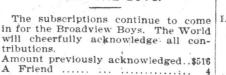
THE TRADERS BANK OF CANADA INCORPORATED 1885

Paid-up Capital	\$4,350,000
Reserve Fund	\$1,900,000
Total Assets	\$33,700.000
Deposits	\$23,500,000
lead Office, Corner Yonge and	d Colborne Streets, Toronto.
BRANCHESIN	TORONTO .
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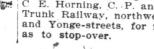
-/ the world. Deposits received at interest. A general banking business transacted. 135



No stoma Polson's 25 cents.



CASTORIA. The Kind You Have Always Boug Chart Flitchers



WINDSOR SALT-ought to cost more - so pure, fine, wellsavoured. Goes further, too, But not a cent dearer.