

WANT U.S. COMPETITION IN FIRE INSURANCE RATES

Local Manufacturers Object to Underwriters' Demands to Recoup Losses Elsewhere.

A great deal of dissatisfaction exists among the manufacturers as a result of what they claim is an excessive fire insurance rate. The Executive Committee of the Toronto branch of the Canadian Manufacturers' Association met this week, when fire insurance rates were discussed at some length. It is claimed that an agreement was reached between the Fire Underwriters' Association and themselves whereby the rates would be lowered if improvements in the insured buildings were made. The manufacturers state they have made these improvements, adopting the most modern fireproof material and installing fire protection systems at considerable cost. They now say that instead of the rates having been lowered, in many instances they have been raised.

Wish U.S. Competition. A feeling exists that an effort should be made to induce an American fire company to establish a branch office in Canada with a view to securing a lower rate. The manufacturers point out that the action of the underwriters has been a double expense to them, while the insurance companies enjoyed the advantage of better risks. Should an American company with a lower rate establish in Toronto, it is thought between two and three million dollars would be obtained.

What Underwriters Say. From information gleaned at the offices of the Fire Underwriters' Association, it would seem that the proposals of the manufacturers are in part correct. The rates have been raised in some instances where improvements have been made. As is generally known in fire insurance circles, Canadian business to most companies during the last few years has been unprofitable. The present year is one of the hardest the companies will have had to bear, they state, and as a result they are enforcing the schedule in a stricter manner than heretofore. No increase in the rates has been made, they say, but in the past the companies, in their anxiety to get business, were somewhat lax in the application of their schedule. As a result, the closer adherence to the schedule now has been considered by many as an increase. There seems to be a desire on the part of the companies to make a little money for the next year or so.

Where the Shoe Pinches. The manufacturers of Toronto have no objection to their doing so, but what they do consider as unfair is making them help to pay for the losses incurred by negligence or "acts of providence" in other parts of the country. The big Ottawa fire and the blazes in the Province of Quebec and other places have all made a deep hole in the funds of the insurance companies. Toronto, however, has seen to it that the insurance companies have enjoyed excellent protection against bad losses, both in the matter of providing one of the most capable fire departments on the continent, and by the action of the insured themselves in making their properties less susceptible to ignition or contagion.

Ottawa Makes a Threat. The insurance rates in Ottawa have just been boosted, following the recent conflagrations, while the risk involved in the matter of the lumber areas in the city limits was also advanced as good and sufficient reason why the rates should be increased. But the Ottawa Council are taking decisive steps to overcome this disadvantage to the fire protection of the city, and the Ottawa Free Press asks: "In the meantime the Fire Insurance Underwriters can show the public whether they will keep faith with their promise. The Council has done good work. Will the Underwriters give us back the old premium rate. Men who have accepted their duties before in good faith say they are worthless. The underwriters are an irresponsible body of insurance men who are not fair to Ottawa in this emergency. They will meet at the next session of parliament in no uncertain way."

CUBAN UPRISING QUELLED.

Quartet of Wild Characters Came to Swift End. Havana, July 29.—The efforts of a quartet of wild characters to cause an uprising in the vicinity of Bayamo, Province of Santiago, have ended in the capture of their leader and the killing of the other three men. For weeks the four men had been endeavoring to excite the people to treason and violence on the ground that the revolutionary forces had not been given their share of the spoils, and were not likely to be paid. Yesterday the party was overtaken by a detachment of the Royal Guard and the leader and the horses of the revolutionists were captured after some shooting on both sides. The other three men were pursued until late yesterday, when they were all killed. Several shots were fired at the guards, but not one of them was hit. This effectively ends the only semblance of an uprising in Cuba. Two of the culprits were taken to the United States, and the other had belonged to the revolutionary army.

A. G. ROBERTSON'S SUCCESS.

Here as drum major, he has been a success. A year ago, and was appointed drill instructor, has been promoted to the position of patrol sergeant. Mr. Robertson was sergeant major of the 8th Regiment at its inception, and was for nine years connected with the city fire department at the Bay and Lombard street stations. His manual of physical drill for firemen is still the standard for the department. He was very active among the Scottish societies of Toronto and has very many friends who will be pleased to learn of his success.

Another California Excursion.

The Wabash will sell round trip tickets to San Francisco or Los Angeles, Cal., at the lowest rate ever made from Canada. Tickets good to return until Oct. 15. All tickets should read via Detroit and over the great Wabash line, the short and true route to Pacific coast points. This will be the last, best and cheapest excursion to California this season. Do not miss it. For full particulars apply to any railroad agent, or J. A. Richardson, district passenger agent, 1307 corner King and Yonge streets, Toronto.

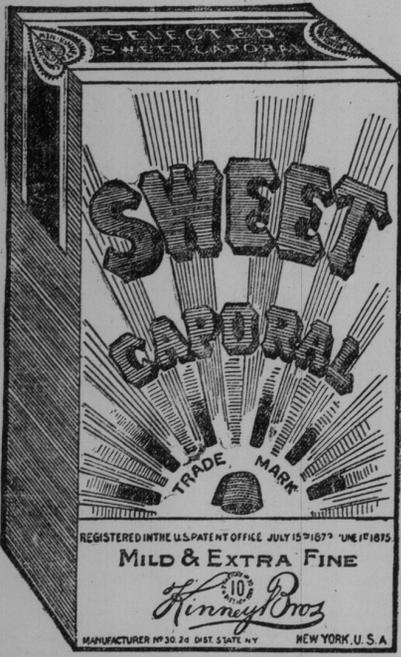
A Sweet Stomach

comes only by having a perfect acting liver and good digestion—both can easily be had by using

Beecham's Pills

Sold Everywhere. In boxes, 25 cents.

"Let those smoke now—who never smoked before, And those who always smoked—now smoke the more."



SWEET CAPORAL Cigarettes

BOARD OF CONTROL FAVOR FLEMING'S PROPOSITION

Leaky Roof at St. Lawrence Market to Be Reported Upon—City Hall News.

The Board of Control yesterday decided to uphold the policy laid down by Commissioner Fleming regarding the Cattle Market, and in this respect forwarded the recommendation of the Property Committee, passed on Tuesday to the Council, which meets specially to-day.

Mr. McCallum Will Report.

Mr. McCallum will report on the leaky roof at St. Lawrence Market. The report will be made at the next meeting of the Board of Control.

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FRAUD ON CIVILIZED PRUDENCE.

Validity of Dakota Marriages Again Raised in England. London, July 29.—The validity of Dakota divorces in England was again raised to-day before the president of the Divorce Court, Sir Francis Jeune, in the suit for divorce brought by D. S. Constantine against his wife, who is a daughter of Sir John Bull, a member of the firm of Bull Brothers, well-known in London. The divorce was granted by the Dakota courts, and the wife was bigamously married to Dr. Lane, the family physician. Mr. Constantine obtained a judicial separation from his wife in 1899. The jury found the respondent and co-respondent guilty, and awarded \$25,000 damages against Dr. Lane.

Popular Train to Toronto.

The fast express leaving Toronto at 9:00 a.m. daily, except Sundays, via Grand Trunk, arriving at Brantford at 10:45 a.m. is a very popular train, and appreciably increased in popularity since it was changed to a daily service. It is a specially commercial train. Past express leaves Brantford at 1:15 p.m., arriving in Toronto at 3:30 p.m. For tickets and information, apply at City Ticket Office, northwest corner King and Yonge streets.

Correction.

Dr. Riches denies that two men were removed from the couch of the Toronto Junction suffering from pneumonia. He is the physician of the hospital.

Ignorance

Blows out the gas and furnishes the newspapers with a jest and an obituary notice. "Didn't know it was loaded" may be an honest plea, but it never brought a victim back to life. Those who let a cough run on, in ignorance of the danger, may not escape from the consequences when the cough develops into lung trouble. The best time to kill a snake is in the egg. The best time to cure a cough is when it starts. Ordinarily, a few doses of Dr. Pierce's Golden Medical Discovery will cure a cough at the beginning. But even when the cough is deep-seated, the lungs bleed and the body is wasted by emaciation, Dr. Pierce's Golden Medical Discovery will in ninety-eight cases out of every hundred effect a perfect and permanent cure.

My husband had been coughing for years and people frankly told me that he would go into consumption unless I did something for him. I had such terrible fits of coughing that I was not only unable to work but I was unable to sleep. I had such fits of coughing that I was not only unable to work but I was unable to sleep. I had such fits of coughing that I was not only unable to work but I was unable to sleep.

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CLAYTON & LAMBERT'S FIRE POTS AND GASOLINE TORCHES. For All Purposes. Aikenhead Hardware, Limited. Phone Main 280. Adelaide St. E. Toronto.

Rice Lewis & Son, Limited. GALVANIZED IRON GARBAGE PAILS AND BARRELS. ALSO Single Handic Garbage TRUCKS. TORONTO.

INSANE MAN KILLS DOCTOR. Washington, Pa., July 29.—Dr. Wm. Abernethy is dying as a result of an attack of pneumonia, which he contracted while on duty at the military hospital at Brantford, Ont., where he was attending to a patient who had been shot by a man who had been declared insane.

THE DOMINION BREWERY CO. LIMITED. MANUFACTURERS OF THE CELEBRATED WHITE LABEL ALE. Their other brands, which are very fine, are: INDIA ALE, JUBILEE, XXX PORTER, AMBER, CROWN SPECIAL, HALF AND HALF.

STABLE FITTINGS. Gutter, Traps, Hay Racks, etc. HACKER METAL CATTLE STANCHIONS and individual Cattle Watering Bowls. Best Quality. Lowest Prices. THE YOKES Hardware Co., Limited. YONGE AND ADELAIDE.

HOFBRAU Liquid Extract of Malt. The most invigorating preparation of its kind ever introduced to help and sustain the invalid or the athlete. W. B. Hill, Chemist, Toronto, Canadian Agent. Manufactured by REINHARDT & CO., TORONTO, ONTARIO.

Hallway Spoiled Plans. Winnipeg, July 29.—Colombus Old Boys of Winnipeg will not go East on an excursion this year, being unable to make satisfactory railway rates. Nearly 300 had signified their intention of making the trip.

THE BEST ALE! COSGRAVE'S THE BEST PORTER! (From Pure Irish Malt only) COSGRAVE'S THE BEST HALF AND HALF! COSGRAVE'S Always Ask for THE BEST! COSGRAVE BREWERY CO. TORONTO. Park 140. And of all reputable dealers.

ROLLMAN FOOD CHOPPER No. 12. HAS STEEL CUTTERS—fine, coarse and nut butter cutter. Chops three minute fish, vegetables, fruits, nuts, spices, coffee, etc. A handy and efficient household article, adapted to all household requirements. This chopper will cut one pound of meat quicker and with less waste than any household machine made if you reckon time for cleaning machines. THE TRADE SUPPLIED. RETAIL PRICE \$1.00. Sent anywhere in Canada, prepaid on receipt of \$1.25. The CANADIAN MAIL ORDER HOUSE, 27 Wellington St. E., Toronto.

SUPERIOR TO ALL OTHERS. E. B. Eddy's NEW Indurated Fibreware TUBS, PAILS, ETC. FOR SALE EVERYWHERE. Insist on getting Eddy's.

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BEST QUALITY COAL AND WOOD. AT LOWEST PRICES. LIST OF OFFICES: 3 KING EAST, 413 Yonge Street, 115 Spadina Avenue, 1150 Queen Street West, 300 Queen Street East, 1182 Queen Street West, 294 Waverley Street, 1000 Bay Street, 1000 Bay Street, 1000 Bay Street, 1000 Bay Street.

THE ELIAS ROGERS CO. LIMITED. ROGERS' COAL. HEAD OFFICE, 6 KING STREET EAST. Telephone Main 4015.

THE CONGER COAL CO. LIMITED. Head Office, 6 King Street East. Telephone Main 4015.

COAL AND WOOD. AT LOWEST MARKET PRICE. W. MCGILL & CO. HEAD OFFICE AND YARD, COR. BATHURST AND FARLEY AV. BRANCH YARD, 429 QUEEN ST. W. BRANCH YARD, 1143 YONGE ST.

COAL AND WOOD. THE OFFICE AND YARDS OF WILLIAM MAGUIRE, Coal and Wood Merchant, 191 Queen St. West.

COAL AND WOOD. Will be closed in a few days, and the fuel business and builders' supplies concentrated at the large premises on Dupont street, between Avenue and Davenport Roads. Avenue Road cars pass the yards. High grade coal and wood at current rates. Phone North 1335.

PATENTS PROMPTLY SECURED. For Manual Training. The Education Department has arranged for a class of 12 experienced teachers to give a special manual course in manual training at the London Normal School. It is to be held during the summer months, from August 1st to September 1st. The course will be held in the afternoon, from 2 to 4 o'clock. The fee for the course is \$10.00. For further particulars, apply to the Director of Education, Toronto.

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