







THE TORONTO WORLD

NO. 38 YONGE STREET, TORONTO.

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WHOLESALE NEWSDEALERS: F. W. Beebe, 381 Spadina Avenue, George Meese, 707 Yonge Street, Mrs. Moriarty, 1425 Queen Street.

THE WRECK OF THE ELBE

The details furnished by the survivors of the crew of the shipwrecked Elbe recall to recollection many similar harrowing stories. The steamer which did the damage has yet to be heard from, but it appears that the Elbe was not to blame.

The sufferings of those who were rescued make one think that life at sea is not so dearly bought. The instinct of self-preservation comes to the surface and men under the guidance of that instinct endure sufferings and make efforts which they would not believe themselves capable of in any circumstances.

CANADIAN BANKS WITHDRAWING FUNDS

The depletion of the gold reserves in the United States Treasury has been so great of late that Canadian bankers have become apprehensive. The gold held for redemption quite recently, \$450,000,000 greenbacks has fallen to less than \$45,000,000.

Some of our banks having large balances due them in New York, Chicago and other large business centers have taken steps to protect themselves for any emergency that might arise.

Another reflection which arises in such a catastrophe is on what principle are those saved who are saved? Is it chance, predestination, providence, fortune or what element is it that picks out twenty-two persons from four hundred as being those to be rescued?

The phenomenal growth of the Mutual Reserve Fund Life Association is shown in the annual report published in the greater, the new business of more magnitude and the payments to beneficiaries more than in any preceding year.

The income from all sources during the year 1918 amounted to \$4,348,739.50, an increase of \$449,245.00 over the net increase of \$444,924.50.

The twenty-third annual meeting of the above company was held on Jan. 25, at the hotel office. A large number of members were present.

Herbert in Texas. It was reported in the city yesterday that C. S. Herbert, who conducted the large dry goods store at the corner of Sluter and Yonge streets, had gone to Texas to follow the ranching business and to spend the remainder of his days in agricultural pursuits.

Japan believes in protection. The Globe's trade theories are all right from a theoretical point of view, but in practice the progressive nations of the world do not follow them.

At a meeting of the Missionary Board of the Methodist Church held Jan. 29, a letter was read signed by six of the society's missionaries in Japan, asking to be recalled as they felt they no longer held the confidence of the general conference.

Hard and soft coals cannot be had in Ontario. The coal situation is such that it is difficult to get any more modern and more efficient.

FIRE NOTICE

BUNTING, REID & CO., WHOLESALE STATIONERS, PAPER AND ENVELOPE MANUFACTURERS, 29 WELLINGTON-ST. W., TORONTO.

We beg to announce to our many customers and friends that notwithstanding the heavy damage sustained by us in the recent fires which occurred in our city, we are opened for business the same as usual.

We are also receiving many letters from our outside customers asking for damaged stock, and we take this opportunity of advising that it is impossible to sell these goods on sample, as we cannot guarantee any goods sold as jobs, nor can we take the responsibility of shipping goods on approval.

Many remedies have been proposed for contracting the injurious effect which is the probability of contracting public sentiment in this matter.

SOME REMEDIES SUGGESTED

Commercial Liberty a Barrier to All Remedies. The Public Responsible for Existence of the Large Stores.

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Another of the very largest dry goods establishments in the city, and one of the largest in the world, has been in existence for over a half century.

Departmental Stores Not Feasible. Editor World: In your issue of last Monday you say that, owing to the departmental stores, ruin has been brought about in the retail trade.

Editor World: The best plan to deal with the departmental store question is for the retailers to form an association of defense.

Editor World: I think the time is opportune for a full consideration of the ways and means to lessen the evils as far as practical.

Editor World: I see that your thoughtful article on "Departmental Stores" has brought out a number of proposed remedies for the evils of monopoly.

Editor World: The proposed remedies which are being put forth are all well and good, but they are not sufficient to deal with the evils of monopoly.

Editor World: I would uphold A. D. Davis in his efforts to bring about a more equitable division of trade.

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A LITTLE DAMPED and SMOKED

Nothing else wrong with the Tweeds that came through the Big Fire. They'll make up perfect and at half the cost of regular goods.



All our stores open until 9 P.M.

HUBBERL BROS. & CO.,

155 YONGE STREET, 569 Queen-Street West, 350 Queen-Street East.

Why do we claim to do the best work in the city? We have the latest improved machinery—all of our own manufacture.

BECAUSE We use the best imported wheat starch. We use the best neutral soap. We wash all flannels by hand, therefore preventing shrinkage.

PARISIAN STEAM LAUNDRY, 67 to 71 ADELAIDE STREET WEST.

Dixon's All-Wool Underwear

Special Line \$1.25 Suit, Worth \$2.00. 65 and 67 King-St. West.

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Assessment System.

Certificate of Official Examination by Four States' Insurance Departments.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK CITY

E. B. HARPER, President.

COMMISSIONERS' CERTIFICATE.

New York City, January 24, 1895.

We, the Insurance Commissioners and Superintendents of the States of Illinois, Ohio, Texas and South Dakota, do hereby certify that we have been for the last two months engaged in an exhaustive and thorough examination of the books and accounts of the Mutual Reserve Fund Life Association and of all receipts and disbursements during the period extending from the 1st day of January, 1894, to the 13th day of November, 1894.

We further certify that we have carefully checked and proved all items; that the loans on bond and mortgage have been checked and verified; that stocks and bonds have been accounted for through receipts held for deposits; that cash on hand has been counted, and that cash deposited with sundry banks has been proved by the books of said banks or by proper certificates therefrom; that the real estate has been valued upon the basis of net rentals and from information derived from reliable sources, and that the operations of the Association have been subjected to a thorough examination in which every facility has been afforded us by the officers and managers, every book, record and account of information having been laid open to us without reservation.

We further certify that we find the Association possessed of admitted invested and non-invested assets on the said November 13th, 1894, to the amount of \$4,228,120.93, and of contingent mortuary assets to the amount of \$1,340,490.31, making gross assets as of said date to the amount of \$5,568,611.24; that against said assets we have charged actual liabilities to the amount of \$675,767.84 (including bonds but not bond statements) and contingent mortuary liabilities to the amount of \$1,175,041.32, making the surplus of the Association on basis of gross invested and non-invested assets \$3,552,353.09, and on basis of gross assets (contingent mortuary assets and liabilities being included) \$3,717,802.08.

We further certify that we have verified by a competent expert the value of the Association's interest in the building known as the Mutual Reserve Building, and that we are satisfied that its value is largely in excess of the amount at which it stands upon the Association's books. We further certify that we have made a very careful examination of the death claims paid by the Association during the period covered by this examination, and that we are of the opinion that the Mutual Reserve Fund Life Association pays its death claims honorably and promptly, and that it does not in any case wilfully attempt to resist payment of any honest death claim that is made upon it; and that the work of the death claim department is handled with all possible despatch and in such a way that the most critical can have no just cause or reasonable ground of complaint. While under the operation of the fundamental principle of the Association which calls for the collection after death of the sum required to pay a claim, there may be some seeming delay, payment is just as sure as with any other company or association, which fact is fully established by our examination. We further certify that we have made a personal examination of the methods of the Medical Department and feel warranted in saying that the utmost care is exercised in the selection of risks, and that in this respect the Association will compare favorably with any other life insurance company or association.

IN WITNESS WHEREOF, we have hereunto subscribed



our respective names, in the city of New York, the day and year above written.

Commissioners' names and titles: Superintendent of Insurance, State of Illinois, Chairman; Superintendent of Insurance, State of Ohio.

Commissioners' names and titles: Examiner, State of Texas; Examiner, State of South Dakota.

SMOKED... have miles of them, they won't last... P. M. & CO., Queen-Street East.

we claim to do work in the city?

Best improved machinery—all of... ARISIAN STEAM LAUNDRY, 67 to 71 ADELAIDE-STREET WEST.

Dixon's All-Wool Underwear... 5 and 67 King-St. West

Another Great Justice... ALEX. CRICHTON.

Support Aid. Davies... WILLIAM HALL.

A FINE EXHIBIT. Twenty-third Annual Meeting of the Mutual Fire Insurance Co. of Berlin for the Year 1894.

Receipts. To premiums, cash... Balance sheet, Dec. 31st, 1894.

THOMAS RINGER'S DEATH. How the Change of the Central Prison Rules Contributed to the Unfortunate Man's End.

SMOKERS TRY SANTIAGO. RUPTURE DEFORMITIES. J. W. SCALES, TORONTO.

Reinhardt & Co. Lager Brewers, Toronto.

Notice of Application for Divorce.

NERVOUS DEBILITY. Exhausting Vital Drains (the effects of early follies) thoroughly cured.

MEDLAND & JONES. General Insurance Agents and Brokers, Mail Building.

THE ABOVE BREWERY, rebuilt in 1893, is pronounced by competent judges to be one of the most complete in every respect, not only in Canada, but in the United States.

NOTHING RELIEVES SUFFERING. And disease like St. Leon Mineral Water, unlocks the secretions without irritating.

ST. LEON MINERAL WATER CO. LIMITED. Head Office—King-street West, Toronto.

BELL TELEPHONE OF CANADA. PUBLIC OFFICE. Long Distance Lines.

METALLIC CIRCUITS, SOUND-PROOF CABINETS.

PASSENGER TRAFFIC. BERMUDA, NASSAU, JAMAICA WEST INDIAN RESORTS.

ALLAN LINE. Royal Mail Steamships, Liverpool, Calling at Montreal.

GRAND TRUNK RAILWAY. California Excursions.

2 Through Tourist Cars a Week. For California Without Change.

LOAN COMPANIES. The Canadian Mutual Land and Investment Co.

WHITE STAR LINE. New York to Liverpool, via Queenstown, Malacca, etc.

STATE LINE SERVICE. NEW YORK, LONDON DERRY AND GLASGOW.

INTERCOLONIAL RAILWAY OF CANADA. The direct route between the West and all points on the Lower St. Lawrence and the Gulf of St. Lawrence.

Passenger Route. Passengers for Great Britain or the Continent, leaving Montreal on Friday morning will join outward mail steamer at Halifax on Saturday.

D. POTTINGER, General Manager, 15th Office, Montreal, N. B.

AFTER MANY YEARS.
The Property Committee of the Public School Board, drafted the following sub-committee for 1895: New sites and buildings. Trustees: Clarke, Lee, Brown and Dr. Spence.

THE GREATEST MODERN PHYSICIAN.
To Whom Thousands of Men and Women and Children Everywhere Owe Their Lives and Happiness To-Day.

His Reputation Has Made Dartmouth College Famous in Every Town and Village in the Country--Prof. Edward E. Phelps, M.D., LL.D., Who First Gave to His Profession Paine's Celery Compound, the Wonderful Remedy That Makes People Well.



PROF. EDUARDE PHELPS, M.D., LL.D.

With the exception of a few eminent statesmen and world-renowned scientists, the people of Canada and the United States owe more to Dartmouth College than to any other institution. It was in the halls of Dartmouth that Prof. Phelps first gave to his profession the wonderful remedy known as Paine's Celery Compound.

W. A. MURRAY & CO'S GREAT WINTER SALE. EXCEPTIONAL BARGAINS IN Linen Tablecloths.

W. A. MURRAY & Co. 17 to 27 King-st. East; 10 to 14 Colborne-st., Toronto. JOHN LABATT'S LONDON BREWERY. Pure Ale and Stout.

JAMES GOOD & CO., SOLE AGENTS 220 YONGE-ST., TORONTO. PAGE WOVEN WIRE FENCE.

DICKSON & TOWNSEND MORTGAGE SALE OF VALUABLE Freehold Property in the County of York.

GRAND'S REPOSITORY Toronto, Canada. 50 High-Class Carriage, Saddle and Fast Driving Horses.

ESTATE NOTICES. NOTICE to Creditors in the Matter of the Estate of David Sole.

NOTICE. To Alexander Hannah and his former wife Margaret Balinda Hannah, formerly of the City of Toronto.

IN THE Matter of the Estate of James Henry of the City of Toronto.

PARKDALE UNDERTAKING ESTABLISHMENT 1263 Queen-street.

SILVER & SMITH, Proprietors & Auctioneers.

HOW CONTAGION IS SPREAD.
The Case of the Caretaker of Devon-street school again.

Dr. Bryce, secretary of the Provincial Board of Health, is receiving many communications from the medical officers of the province.

HAMILTON'S NEW CHIEF.
Sergt.-Major Smith Appointed Sergeant to Mr. McKeen.

Independent Order Foresters.
A very successful Forester entertainment was held at the city hall.

Over the Bow.
A government is on foot among several of the property owners and large taxpayers in No. 1 Ward.

A Beggar's Prayer.
Mr. Man, who has a very small nose, one day gave a coin to a poor fellow who, in thanking him, said: "God preserve your sight."

AYER'S Hair Vigor. Restores natural color to the hair, and cures itching scalp.

AYER'S Hair Vigor. Preparing by Dr. J. C. Ayer & Co., Lowell, Mass., U.S.A.

AYER'S Hair Vigor THE BRAND. Is to a box of matches that the artist's name is to a painting.

DYEING AND CLEANING STOCKWELL, HENDERSON & CO. Established 35 years. Strictly first-class house.

Further consignments solicited.

RAY & CO'S... PER SALE... MARGAINS IN... cloths!

CHAPTER OF ADVICE... TO YOUNG, OLD... AND... Middle-Aged Men.

BATT'S... BREWERY... and Stout... Wine Merchants, Hotels, etc., etc.

How Youthful Dissipations... Make Drafts Upon Old... Age--The Language... of the Passions.

SOLE AGENTS... TORONTO... WIRE FENCE... Turns all kinds of stock.

"The good I do hath oft been evil spoken of by fools." "A man without wisdom lives in a fool's paradise."

WALKERVILLE, ONT... GRAND'S... REPOSITORY... Toronto, Canada.

MANY MEN... From the effects of youthful improvidence, have brought about a state of weakness that has reduced the general system so much as to induce almost every ailment.

REAT SPECIAL SALE... Tuesday Next, Feb. 5, '95... D High-Class Carriage, Saddle and Fast Driving Horses, including Matched Pairs, High-Acting Cobs, Single Dog Cart Horses, etc.

M. V. LUBON'S... Marvellous of Healing and Kehnor of Medicines... Known as SPECIFICS NO. 1, 2, 3, 4, 5, 6 AND 7.

THE TORONTO WORLD... The brain and nervous system begin to feel the effect. Memory and application, good judgment, decision of character and clear-headedness are all affected.

M. V. LUBON'S... The brain and nervous system begin to feel the effect. Memory and application, good judgment, decision of character and clear-headedness are all affected.

SILVER & SMITH, Proprietors & Auctioneers. Other consignments solicited.

Atrophical Consumption or General Debility... Is the result of defective nutrition, arising from depression of the nervous and muscular powers.

constitute as certainly as a violation of a law of nature, both having the same divine origin. The condition of the advanced man is that in which his whole being is harmoniously developed.

How Youthful Dissipations... Make Drafts Upon Old... Age--The Language... of the Passions.

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eliminated from the system. The great object is to strengthen the nerve and muscular systems and to CHANGE the morbid fluid, which means also to remove the morbid fluid.

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times a day, for ordinary cases of nervousness, weakening of the vital powers with highly sensitive nervous system. Specific No. 1 should be used in connection with Specific No. 2.

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losses, whether nocturnal or diurnal, specially attended and the parts restored to a natural, healthy condition. There is no other remedy known capable of arresting these involuntary emissions, and of restoring that condition of the urethra, attended by a constant dripping, like the weaver's comb. This natural drain, the run of so many overworked systems, is generally arrested in the first, week or two, and the result is a general feeling of well-being, and all the ailments are banished. A complete and permanent cure is rapidly effected.

Lubon's Specific Medicines... Are a Nervous Food, composed of all those potent drugs which the experience of ages has proved most effective in correcting disorders of the mind and body, checking nervous degeneration and rebuilding constitutions broken down or enfeebled by disease or impure living.

M. V. LUBON'S... Marvellous of Healing and Kehnor of Medicines... Known as SPECIFICS NO. 1, 2, 3, 4, 5, 6 AND 7.

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