



Spring Like

The men's suit department is all aglow with spring freshness and presents a combination in color effect that is very pleasing to the eye.

Sovereign Brand

As never before, and have spared neither pains or expense to produce our customers the best custom-made clothing in Toronto.

COME ON IN

OAK HALL CLOTHIERS

Right Opp. the Church, King St. East, J. COOMBS, Manager.

DUFFERIN'S REGISTRAR DEAD.

John McLaren Dies at Orangeville After Honored Career.

Orangeville, Feb. 18.—The death of John McLaren, local registrar of the high court of justice, occurred at his residence here at an early hour this morning.

He was born at Ferguson 65 years ago. His early business connections were with the Grand Mercury and with various periodicals in the Southern States and in New York, where he spent several years.

Mr. McLaren was twice married, first to Miss Frances Murray, and afterwards to Agnes, eldest daughter of the late Dr. Herbert P. Luck of Orangeville, who, with eight children, survives him.

MAJOR AN ARBITRATOR IN CORN LIME MILL STRIKE

Corwall, Feb. 18.—(Special.)—The strike of the beamers of the Stormont mill, which caused the mill to be closed last week, has been settled.

Major Cavanagh and Councillor Campbell took an active part in bringing about this result.

An agreement was reached, and the men will go back to work on Monday morning.

THE UNIVERSITY SERMON.

The university sermon in Wyckoff College Chapel on Sunday morning was preached by Rev. Clark Murray, professor of psychology of McGill University, Montreal.

The address, which was philosophical as well as spiritual in nature, was chosen from the text, "What shall it profit a man if he gain the whole world and lose his own soul?"

CAPTAIN'S STORY.

How He Got Out and Stays Out of Trouble.

Captain Abram Jones, of 114 East 38th-street, Low Avenue, Cal., is a very interesting coffee story, and says he can be publicly quoted.

"I had not a grain of coffee in my life," he says, "and took no harm. I thought, 'I'll take about 10 years ago, when a variety of ailments attacked me, one after the other."

"First came a disorderd stomach, followed by indigestion of the heart, which was very severe, some attacks lasting four or five hours at a time. Then my bowels stopped working, and I suffered from chronic constipation. This ran on for some years.

"Finally I quit local drugs and struggled along the best way I could, taking the advice of friends, but never getting any better. At last, when I was seriously sick, I had to go to bed, and the doctor told my family I could not recover.

"While I lay in this condition a friend suggested that I quit drinking the old kind of coffee and try Postum Food Coffee—do you know it? It would do for me. He said Postum had pulled him through when he was similarly afflicted.

"I took his advice, quit coffee and drank Postum, and in two months time was in good health. It was so related to the result that I told my doctor about it. He wasn't very well posted on facts at that time, and said he did not believe that leaving off coffee and using Postum had anything to do with my improved health, but that it was due to good medicine and good advice from the family doctor; that my sickness had worked out of my system the diseased conditions that had been developing for several years; that I could now take coffee, and that I had better resume coffee drinking in moderation, and that I should be careful of preparing an extra table beverage every day.

"I took the doctor's advice, stopped the Postum and began drinking coffee again. The result was that all my old troubles came trooping back. I was soon once more seriously ill. Then I became alarmed, and swore off coffee for good and all, and resumed the use of Postum, and got well again.

"My health is now as good as it ever was. My dyspepsia is gone. I never have heart palpitation any more, and I am in good working order, and all the little bits that used to bother me have disappeared. I am now 50 years old, and I have not a single ailment, and I have not paid one cent for medicine."

There's a reason.

HAMILTON ICE CUTTERS HARVESTED ON SUNDAY

May Be Charged With Breach of Law—Grim Death's Heavy Hand.

Hamilton, Feb. 18.—(Special.)—Dewey & Oehr, the ice dealers, fearing that the ice would not last, had a gang of about twenty men at work on the bay to-day harvesting ice. The police went down and took all the names, and it is probable that all will be summoned on the charge of violating the Lord's Day Act.

James Lafferty died suddenly this evening at the residence of his son, Dr. James Lafferty, 24 South Bay-street. He was 80 years of age, and had lived in the city for fifteen years.

Rev. J. W. Clark, London, preached anniversary services at St. Paul's Presbyterian Church.

Mrs. Main, wife of Alex. Main, died this evening at the age of 82 years. She had lived in Hamilton 65 years, and was one of the oldest members of the Central Presbyterian Church, she survived by this family: Mrs. Wm. Strong, Mrs. J. A. Moore, Mrs. J. E. Johnson, Mrs. (Dr.) J. A. Lochee, Miss Jane Main and Aid. W. and Jas. Main.

A week ago to-day, Roy, the 29-year-old son of Robert Stewart, of South East-avenue, coffee manufacturer, died, and today his 17-year-old daughter, Stewart, followed him.

Mrs. Addison, North Wellington-street, died last night at the age of 70. Her husband, William Addison, who is 94 years of age, and two sons, William and John, survive her.

Rev. Benjamin Barton, preached in the Bricklayers' Hall this afternoon. He declares that four out of five infidels were made so by what he termed the abominable doctrine of eternal torture of the wicked in hell fire.

The residents of the North York streets are petitioning the council to force the Cataract Power Company to discontinue the tracks of their street, when the company is given running rights on King-street.

It is possible the markets committee, at its meeting Monday evening, will decide to raise the rents of the market hall stalls.

Victor Theoret, a dying convict who was refused admission to the City Hospital, died at the home of his wife, Mrs. C. Delea, 185 North Caroline-street, a widow with whom he lived, at the home of his wife, Mrs. C. Delea, 185 North Caroline-street, a widow with whom he lived, at the home of his wife, Mrs. C. Delea, 185 North Caroline-street, a widow with whom he lived.

The Toronto Daily and Sunday World delivered to your address at a special rate before 7 a.m.; daily, 25c a month; Sunday, 10c per copy. Hamilton office, Royal Hotel, Building, Phone 861. David Harum Clear, 2 for 15c, or 4 for 35c, to-day at Billy Carroll's Opera House Cigar Store.

GALLS MITCHELL & COWARD WHOSE 'BLUFF' IS CALLED

Pittsburg, Pa., Feb. 18.—In a statement to-night, President Dolan of the local district United Mine Workers of America scores the methods of John Mitchell, president of the Mine Workers Union, and charges him with trying to shirk the responsibility for the deaths of the miners.

At present, Dolan also accuses Mitchell of "playing to the gallery," and of "trying to get the blame for the national strike, but the operators 'call of the bluff'."

"President Mitchell is trying to shirk the responsibility for the mine he has gotten the miners to strike by saying that I am evidently trying to save the mine from the dangers which threaten our country," Mitchell said.

"He led the argument for the miners by demanding an advance of wages on the claim that prices of coal were high, and at that time that they were two years ago. The operators immediately took him at his word and offered to bring in the books of all the companies in the country, large and small, and have them examined. He would agree to take a reduction if the prices were shown to be lower; the operators refused to do so. He said the price was shown to be higher. He said the price was shown to be higher. He said the price was shown to be higher.

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WHAT'S GOING ON IN THE MOUNTAIN DISTRICTS

Shipping of Pure Silver

Without Doubt this February Sale is your opportunity to buy your traveling outfit at greatly reduced prices.

SPECIAL

35 brass mounted, steel-bound, two-tray... 4.99 to 5.99.

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P.S.—Now is a good time to have that umbrella of yours repaired or recovered. Shipping orders are coming.

SIR WILFRID IN THE CITY FOR SERIES OF LECTURES

In Good Health, But Fatigued—Program for To-Night's Students' Banquet.

Sir Wilfrid Laurier and Lady Laurier and suite, accompanied by Rudolph Boudreau, the premier's private secretary, and Mrs. Mackenzie, the Ottawa correspondent of the London (Eng.) Standard, arrived in the city Sunday morning from Ottawa.

They were met at the Union Station by Senator McPherson.

Sir Wilfrid expressed himself as somewhat fatigued by the journey, but, in excellent health, in excellent health, in excellent health.

Messrs. Boudreau and Mackenzie are stopping at the King Edward Hotel. Sir Wilfrid is one of the best-known newspaper men in Canada, having been in the press gallery at Ottawa for twenty years.

The premier's engagements for the next few days in addition to the lectures, include the university students' annual dinner at the Temple Building tonight and a luncheon at the King Edward Hotel on Wednesday.

There will be a series of lectures at the University of Toronto on Thursday, Friday and Saturday.

The annual dinner of the East York Farmers' Institute will be held in the town hall on Friday, Feb. 23, beginning at 7 o'clock. The speaker of Ottawa will address the meeting.

Adj. Jennings of the Salvation Army will be in the village during the week ending Feb. 23, to assist in the relief work.

George Morgan and T. B. Belve were elected managers of the Dr. A. Young Memorial Church, and A. F. Wilson a member of the cemetery trustees board.

Milk Producers' Association.

The largest and most complete meeting of the interests of the Toronto Milk Producers' Association ever held in this city was that of Saturday afternoon at the Hotel Victoria.

The honorable the Premier of Ontario in the chair, supported by a large number of public gentlemen, fifty new officers were elected for the coming year.

Dr. A. Young, president of the association, presided. It was resolved to hold a convention in Toronto on March 24, 1906.

These gentlemen will act as canvassers for the coming year.

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Annexation of Toronto Junction with the City Seems to Be Necessary as It is Desirable.

Toronto Junction, Feb. 18.—The question of annexation with the City of Toronto is again becoming the foremost topic of discussion. The terms of the agreement voted a year ago have evidently been abandoned, and the committee is ready to make new terms to long as the Junction can become a part of Toronto.

Many necessary improvements in the Junction make it almost necessary that the Junction be included in the future. The sewerage system and water service extensions, street paving and sidewalks are things that require looking after at once, but cannot be done owing to the crippled condition of the Junction.

A prominent citizen stated on Saturday that the city, after annexing the Junction, would at once have to prepare for the influx of population; sidewalks would have to be laid down on new streets recently opened up, and the Junction would have to be extended in the outskirts of the town.

A greater portion of the citizens are in favor of annexation.

A small fire occurred on Saturday evening at the residence of John Haggis, 100 St. George-street, near the Junction. The fire was caused by a gas stove and ignited the curtains; \$50 worth of property was destroyed.

Dan Hart of May-street, has been appointed to the customs department to take effect tomorrow. Collector Hart has no previous experience in the Junction and the Gekkas of Toronto, resulting in a victory for the former.

An interesting hockey match was played at the Annet-street rink on Saturday evening. The contest was between the Junction and the Gekkas of Toronto, resulting in a victory for the former.

The funeral of the late Regina May was held at the St. George's church on Saturday afternoon. The interment was in the Mount Pleasant cemetery.

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CHANCES FOR WHITNEY ET AL.
 There was probably good reason for the Ontario government not promising an insurance investigation in the speech of the lieutenant-governor, read in the House of Commons on Thursday. The extreme foolishness of the Ottawa government's utterance, thru its Toronto sounding board on Friday, should dispel any hesitation Mr. Whitney and his colleagues may have felt about taking the lead in what might be regarded as a Dominion affair. It would be kind to suggest that Mr. Hugh Clark, who in moving the address on Friday asked for an investigation, was instigated thereto by the premier. Mr. Clark is a man of more than ordinary intelligence and independence of thought and is not in any need of being coached; and Mr. Whitney is not given to putting his followers in leading strings.

But, after all, a premier elects the mover of the address because he thinks it is a discrete man who will be trusted to say things that will not have to be read. And it happens to be customary for speakers selected by the government leader at the beginning of the session to submit their oratorical intentions for his approval. Possibly Mr. Clark's call is evidence that Mr. Whitney is seeking a sign. He need not look very far for it.

If the prime minister of Ontario were not in touch with the best business information he would still receive from divers sources appears to clear up a situation prejudicial alike to sound insurance, everyday commercial relations and the future investment of capital in the province which can profitably utilize every dollar that can be employed in it. The Whitney government's record is good—even the politicians on whose prostrate forms Mr. Whitney ascended to power admit that the Opposition would give all they have—and the fact is, that the price would be very substantial for them to be in his shoes and to enjoy his reputation for giving a square deal to the public. To-day the World ventures to state categorically, that the abuses which have been proved to abound in New York exist in Canada. Their immunities in the insurance business can only be determined by rigid investigation, and the law to remedy them can only be framed on full and precise information, which cannot be obtained otherwise than thru evidence taken on oath and sifted by relentless cross-examination. The situation is not one either for timorous words or halting deeds.

What will the opposition have to say to the investigation proposal? There is no need to write unkind things about the depleted force which puts a cheerful courage on whenever Mr. Ross invites it to do its armor. Their most cutting friend, albeit the most courtly, is ex-Mayor Urquhart, who in North Toronto first does penance for his party, and then supplicates for a mandate to offer a new confidence. By its attitude on the insurance question it may be deemed whether the Liberal conscience has renewed its youth. Here is a great opportunity for Mr. Ross and his faithful band to win the bipediction of Mr. Urquhart and to invigorate their conception of what they owe to public rights. Will they take advantage of it? If they do they will at least give Mr. Urquhart the satisfaction of knowing that he has not preached in vain.

By the way, the ex-mayor is the director of an insurance company. **LONGWORTH-ROOSEVELT.** One of the most venerable traditions of matrimony was reversed at Washington on Saturday. It seems scandalous, ungracious and cruel to write down Mrs. Longworth as a "has been." But that is just what this changing bride of twenty-two summers has become. "Too old at forty," isn't it for irony and pathos. At twenty-one Alice Roosevelt was known as the sprightly daughter of the most strenuous liver who ever ruled the American nation. At twenty-two she is the wife of an amiable congressman, of whom nobody outside his native locality seems to have heard anything until recently—a good fellow, who if he has been nourished on his father-in-law's doctrine about nice suits, would probably by this time have shaken the runners off half a dozen crakes. The old-fashioned notions of marriage—namely, in practice, made it unnecessary for great men to worry about race suicide—seem far to seek in the nervous woman who has just married for the woman, perhaps as for the man, was wont to be regarded as the larger life. But for Mrs. Longworth, what a recession from publicity, and the importance which the United States people attach to regard! Mrs. Longworth must have the happiness to enjoy the comparative seclusion of matrimony, and she may well be weary of the footlight atmosphere in which she has lived since the date of

her wedding was fixed. She, of all people, must have become sick of the prominence she attained, and must have felt sorry for him to whom she plighted her troth. He, happy soul, went around telling everybody he knew he didn't count. In truth, too much fuss was made. More could not decently have been permitted if Mr. Roosevelt were pining to found an imperial dynasty. So successful a man should have been equal to a little longer, and to have prevented the press boom of the event from attaining the colossal proportions which provoked a section of the European press to more or less misanthropic comment.

NORTH TORONTO AND PUBLIC OWNERSHIP.
 That cause is fortunate which has attained so great a measure of popular favor as to render it support an indispensable requisite for public approval. Public ownership is rapidly attaining that position in Ontario—it has already gained it in Toronto. What the electors of North Toronto have to do does not so much concern the value of public ownership and control of utilities and services which are natural monopolies as the opportunity possessed by the respective candidates to impress their views upon the responsible government. But the electors are not only citizens of Toronto—they are also citizens of Ontario, and the interests of the city and the province are at bottom identical. Nothing which concerns the interests of the province, or their promotion can be indifferent to its capital.

No government ever existed, or ever will exist, which is immune from errors and mistakes. These may occur either in the application of right principles to the ordinary course of administration, or they may be the result of the violation and betrayal of the public rights these principles embody. What then is the record of the late and present provincial governments in the matters of public ownership and the protection of the valuable provincial and federal resources of Ontario? What is the record of the Ross government, which, if Mr. Urquhart had his way, he would restore to office, as regards public ownership and public rights? His administration was conspicuous for an unbroken series of errors and misdeeds involving gross and gratuitous squandering of the capital resources of the province, and animated by direct hostility to public ownership and control. As a result, great and lasting injury has been done to the province, both directly by the loss of public resources, and indirectly thru the check placed upon the development of provincial industries.

Mr. Urquhart has, apparently, kept a discreet silence on the record of ex-Premier Ross. He bases his claim to electoral confidence exclusively on his municipal policy, and would like the electors to believe that Mr. Ross is now prepared to support municipal rights and the cause of the people generally. If the ex-premier has experienced any change of heart in the matter of public ownership of public resources, and services he has locked it in the recesses of his heart. But the record of the party dominant in the province for a generation is too patent to be concealed, and if the electors are prudent they will require some more efficient evidence of important new surges would better please all supporters of the cause of public ownership than its removal altogether from the sphere of party politics. Public ownership and conservation of the provincial resources for the public benefit are the vital issues for Ontario to-day, and for every community within its boundaries. They become regulating principles of the provincial governments, whatever their political complexion, and are sustained by the whole weight of public opinion, electors who believe in them should give their firm support to the candidate for their suffrage who is sound in the faith, and whose return will have the greatest influence on the course of the public administration. As there is no difference in the public ownership platform of the candidates at this time, the main question for the electors to decide is the late and present governments with regard to it. Mr. Whitney made an excellent start in office by disavowing a flagrant example of the ex-premier's preference for private as against public interests. He has declared himself absolutely opposed to the great of public ownership, and has initiated a forward policy in connection with the natural resources of Ontario. He is in active sympathy with the safeguarding of provincial and municipal rights, holds clear, broad and enlightened views on the important matter of education, and stands by the protection of the right of the people to a free and pure electoral expression of their will. The return of Mr. McNaught will aid in the accomplishment of these things. Mr. Urquhart's election as an avowed opponent of the present government cannot possibly advance them.

UNIONIST FREE TRADERS DILEMMA.
 Quite a change has passed over the spirit of the British free traders' dream that the general election had killed tariff reform once and for all. Little more than a week ago they were pelting Mr. Chamberlain's effacement from the field of practical politics and commiserating with him upon the entire collapse of his agitation. But now that agreement upon a common policy in fiscal affairs has been reached, and the main Unionist party reconsolidated as a preliminary to reconstruction on the new basis, the free traders are announcing that their defensive organization must be maintained against the persevering foe. Certainly for a cause pronounced as dead as Queen Anne's tariff reform displays a remarkably vigorous vitality. The Unionist free traders are suspended between the two rival parties as Mahomet's coffin was supposed to be between earth and heaven. Their plight is an unhappy one, and it is difficult to see how they can

CASTORIA.
 The King of the Mountains Bought at Castoria.
 The King of the Mountains Bought at Castoria.

Church is Flourishing.
 Dr. J. M. Vanhorn, the new pastor of the Church of Christ, Cochrane street, is proving an effective and popular preacher. Yesterday three were baptized into the membership of the church. Next Sunday Dr. Vanhorn is preaching a series of sermons, the topic of the first discourse will be, "That Which is in Everybody's Mouth."

CASTORIA.
 The King of the Mountains Bought at Castoria.

log maintain their equilibrium. There is the converse case to that of the faded ass, who found the two bundles of hay so equally appetizing he could not resolve which one to choose. But with the Unionist free traders it will be as hard for them to tell whether home rule or fiscal reform be more nutritious. At present they are not inclined to look unkindly on Sir Henry Campbell-Bannerman's suggestion of preparatory stages to Irish self-government, but if William O'Brien is correct and Ireland is really undergoing a change in political methods both rich and strange there may some day be a remarkable transformation scene on the British public stage. This session of parliament will test the calibre of the government in constructive statesmanship, since education and trades unions will be up for settlement. If these thorny fences can be fully negotiated nothing may be impossible for it to accomplish.

LONDON AND CHICAGO TELEPHONES.
 Not satisfied with having the great Chicago traction fight on his hands, Mayor Dunne now proposes to have the franchise of the Chicago Telephone Company forfeited to the city. This step is being taken by advice of Mr. Hoyle, assistant corporation counsel, who declared in his report that the Chicago franchise was granted in violation of the city charter. The salary of the president of the Canada Life has never been disclosed, but there is a ground for believing that if it were known it would prove to be much higher, in proportion to the amount of business done by the company, than the salaries paid to the corrupt New York presidents who have been expelled from office.

Limit of salary for presidents of life insurance companies is placed at \$50,000 per annum and must depend upon the earnings of the company.
 The salary of the president of the Canada Life has never been disclosed, but there is a ground for believing that if it were known it would prove to be much higher, in proportion to the amount of business done by the company, than the salaries paid to the corrupt New York presidents who have been expelled from office.

Rebating in Canada is just as bad as in New York. Certain heads of the insurance companies recently begged the Ontario government to pass a law against rebating. They did not admit that rebating was a crime, but they made an offence punishable by imprisonment, which can only be done by the Dominion parliament. Nine years ago the Canadian companies drew up a solemn league and covenant against rebating, bonusing and "twisting" of policies, in which they declared that they, and not parliament, were the only people who could do these things. Some of the gentlemen who saw Premier Whitney are themselves flagrant rebaters.

Agents are placed under strict supervision and must be paid straight salary or commission, mixed compensation being forbidden.
 Some Canadian companies have attempted to thrust upon their agents in the field the odium of rebating. The system of agenting, as at present worked, is bad. The companies could have improved it, if as one of the presidents lately said, "they would only be honest with one another." The present relation between the company and the agent is very unsatisfactory and a hardship upon the agent who, in hundreds of cases, believes he is getting a salary when he is only getting an advance which can be held against him as a liability by the company after he leaves its service. Such liabilities are by most of the companies included in their reports as "assets."

Administration tickets to be voted for at the annual election must be filed with the superintendent of insurance 20 days before the election, and one hundred policyholders may by petition put up an independent ticket, which cannot be used at more than one election.
 Such Canadian legislation would remedy one of the injustices incorporated in the Canada Life charter, as shown in Saturday's World. The policyholder has bought the policy, and he has given thirty days' notice of his intention to propose a change in his reception on the board, but the shareholders can spring a director at the last moment if they choose, and can use proxies to the prejudice of the policyholders.

Life insurance companies may not control subsidiary companies and hold more than 20 per cent. of the stock in such companies, and officers of such companies may not hold stock in such subsidiary companies.
 The subsidiary company in Canada is as peculiar a thing as it is in New York. Not only do officers in insurance companies hold stock in, and are really in the service of subsidiary companies, drawing salaries from both. It is common talk among stock brokers that when an insurance company has bought the bonds of new undertakings, the promoters of which give a bonus stock of the subsidiary company, and that, when thru the use of the policyholders' money the undertaking has become prosperous and the consequent profits have gone to the subsidiary company, some directors of the parent company, who were primarily directors of the insurance company which bought the bonds at a price they could only fetch when large blocks of stock were given with them.

Section 56 of the Insurance Laws is repealed and suit may be brought against an insurance company precisely the same as against any other company. Formerly suit could not be brought save by permission of the attorney-general.
 The helplessness of the policyholder against the director and shareholder in Canada has been demonstrated more than once, and many policyholders of standing and knowledge have become so disgusted with the existing state of things as to have given up hope that there would ever be a square deal as between the shareholder and the policyholder. Disappointed owners of Canada Life policies, who had seen their "profits" decline while the shareholders' "profits" were not affected, were once told, "If you are dissatisfied with the management of the company, you can get a square deal at times the bounden duty of those charged with the administration of a great trust to maintain people's interests even against their opinions."

FIFTEEN CANADIAN ABUSES

New York Proposals Are Pertinent to Our Insurance Companies.

Points Upon Which Moral and Benevolent Institutions Need to Be Overhauled.

THE STOCKHOLDER IS UNNECESSARY

The New York Herald's forecast of the report of the Armstrong insurance investigation committee was given in this paper on Saturday. It bore every mark of authenticity, and in The Sunday Herald there was another article, reporting discussions of the committee on the details of legislation to be recommended. The insurance interests are putting up a big fight for modifying the report's indictment of the company, but all the abuses stated at by the committee's propositions admittedly exist.

On Saturday The New York Evening Post, the paper with the highest standing on this continent, practically confirmed The Herald's forecast. The question in Canada is what abuses exist in companies licensed by the government, and how they shall be ended. Even the companies admit that drastic reforms are needed. Fifteen are enumerated in the following brief commentary on the most important of the recommendations drafted by the Armstrong committee.

I. Limit of salary for presidents of life insurance companies is placed at \$50,000 per annum and must depend upon the earnings of the company.
 The salary of the president of the Canada Life has never been disclosed, but there is a ground for believing that if it were known it would prove to be much higher, in proportion to the amount of business done by the company, than the salaries paid to the corrupt New York presidents who have been expelled from office.

II. No attempt is made to reorganize the insurance department, to create new officials, but Supt. Hendricks and Chief Examiner Vandervort are severely handled in the report.
 The superintendent of life insurance in Canada has, ever since his appointment, possessed wide powers of reporting upon and criticizing every act connected with life insurance. He has interpreted his duty in such a way that the attention of the minister has not been called to irregularities such as those which have been officially uncovered in New York, and which should have been exposed by Superintendent Hendricks, who is severely handled in the report.

III. Standard forms of life insurance policies are provided and a company can issue but one style of policy, subject to amendments.
 Under existing forms of policies in Canada, thousands of purchasers of them have been led to believe that they have bought something different from what the agents of the company know they have sold. It is just as necessary in Canada as in New York to have standard forms of policies fixed by the government.

IV. Officers of rebates and bonuses made a misdemeanor. "Twisting" is also made a misdemeanor.
 Rebating in Canada is just as bad as in New York. Certain heads of the insurance companies recently begged the Ontario government to pass a law against rebating. They did not admit that rebating was a crime, but they made an offence punishable by imprisonment, which can only be done by the Dominion parliament. Nine years ago the Canadian companies drew up a solemn league and covenant against rebating, bonusing and "twisting" of policies, in which they declared that they, and not parliament, were the only people who could do these things. Some of the gentlemen who saw Premier Whitney are themselves flagrant rebaters.

V. Agents are placed under strict supervision and must be paid straight salary or commission, mixed compensation being forbidden.
 Some Canadian companies have attempted to thrust upon their agents in the field the odium of rebating. The system of agenting, as at present worked, is bad. The companies could have improved it, if as one of the presidents lately said, "they would only be honest with one another." The present relation between the company and the agent is very unsatisfactory and a hardship upon the agent who, in hundreds of cases, believes he is getting a salary when he is only getting an advance which can be held against him as a liability by the company after he leaves its service. Such liabilities are by most of the companies included in their reports as "assets."

LAS MENDELSSOHN NIGHT
GREAT POPULAR SUCCESS

Varied Program and Enthusiastic Encore Brought Great Cycle to Eventful Close.

Particularly brilliant was the closing concert of the Mendelssohn Choir on Saturday evening. This was the most popular program of the series, the audience packed the house, everybody was in good humor, the choir was in splendid singing condition, the orchestra happy, and encores both instant and generous. Everybody got his money's worth of good things, and everybody conspired to put a bright finishing touch on this remarkable series of musical events.

The choir's work was lighter vein than on the two previous evenings. The choral numbers were in chorus from Carmen, the singing of which captured the audience and called for a rapturous encore as a closing. The first number was Mendelssohn's 8th Psalm, to sing with the orchestra. Brahms' unaccompanied song called for something else. Mr. Vogt responded with a rendition of "By Babylon's Walls," which was rendered with even finer dramatic force than on Tuesday evening. To recall after "Love Lies in Beggars," by Sydney Thomson, the choir came along with the old favorite, "Gods of Asia."

"What is that piece?" asked an old lady at the rear of the hall. "It is a choral song by Henry Leslie," answered a sardonic old gentleman in front of her. The orchestra has never played better here than on Saturday evening. They gave Bourgaud-Duouday's symphonic poem, "The Burial of Ophelia," with fine poetic interpretation. Their most impressive number was Schubert's "Unfinished Symphony," in two movements, which was a study in movement of strictly emotional and personal writing. The "Danse Macabre," by Saint-Saens, was grimly and picturesquely done, but the point of the thing was missed in the program notes, which failed to note that Debussy was pictured as tuning his violin for the dance of the skeletons.

MRS. WHITNEY RECEIVES.
 Mrs. Whitney will receive on Monday from 4 to 6 p.m. at 27 Wellesley-street. Mrs. R. A. Pringle and Miss Molly Whitney will receive with her.

Reform in investments is directed, but no attempt to particularize the character of the securities is undertaken.
 Reform in investment is just as badly needed in Canada as in the United States. If, in more than a hundred of thousands of policyholders' dollars have been put into experimental concerns, and the companies have been permitted by the superintendent of insurance to conceal assets when they ought to have been disclosed.

Expense of 500 year business must be kept within the "loading" on the premiums.
 There are Canadian companies who spend 150 cents in order to obtain 100 cents of first premiums. If the expenses were kept within the limit at once, they would be cutting off the commissions, salaries and other expenses of officials by hundreds of thousands of dollars annually, and presidents and managers would lose the amounts they are now believed to get as "rake-offs," which would then go into the pockets to which they rightfully belong.

Agents are not to get renewal commissions.
 There is no need for renewal commissions whatever. When a man buys an insurance policy he undertakes to pay premiums whenever they fall due. If he does not pay them he stands to lose his policy, and the company would correspondingly profit by the forfeiture. The real reason for paying commissions for renewal premiums (especially when the first premium has been more than swallowed up in commissions and "expenses") is that agents and officials may draw sustenance from the policyholder in as many places as possible. They will do so just so long as the law compels the policyholder to stand it. It is this kind of thing which is increasing the cost of policies instead of decreasing it, as should have been the case, and is creating so-called vested interests in which presidents, managers and others will stick if they can, like grim death to a dead mule.

Model on View in C.P.R. City Ticket Office.
 A recent acquisition to the City Ticket Office of the Canadian Pacific Railway is a beautifully finished model of the S.S. Princess Victoria, the speediest and most luxuriously fitted boat in B. C. waters, and the "flagship" of the C. P. R. coastal fleet. The model speaks well for the graceful lines and contour of the original, which is in service principally between Vancouver, Victoria and Seattle, maintaining a speed of 24 1/2 miles per hour, and accommodating 500 first and second-class passengers. Built on the Tyne and placed in commission in August, 1905, she has already become the most popular boat on the coast. The model has reached Toronto after doing good service at the Lewis & Clark Exposition, Portland, Ore.

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FEBRUARY TROUSER SALE

But another week and the thousands of pairs that constituted this sale will have disappeared, and with them your opportunity to save

Third to Half on the Best of Trousers
 Trousers of quality, of good materials, correct in cut and patterns. Choose now from this great collection; the values are strong enough to warrant the purchase of several pairs.

All-wool Tweed and Worsted Trousers comprise one of Tuesday's offers. These in neat dark patterns; well tailored; side and hip pockets. Sizes 32 to 42. Regularly \$2.50 and \$3.00. **1.49** for.....
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BIGGER VALUES IN MEN'S SHIRTS
 Unlaundered Shirts of fine good quality white cotton—linen bosoms. Reinforced fronts; double-stitched seams; cuffs or wristbands. Sizes 14 to 18. Price to save by... **.25**
 Working Shirts of fine flannelette—neat, cleanly-looking stripes of blue, pink and grey. Good full bodies. Sizes 14 to 18. Priced low to go—each..... **.44**
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SUPREME BISCUIT
 Is a ready-cooked whole-wheat food, made light & porous without yeast, baking powder, fats, or chemicals—a natural remedy for digestive troubles. Send for the "Vital Question Cook Book," postpaid. CANADIAN SHREDDED WHEAT CO., Limited, Niagara Falls, Ont. Toronto Office, 22 Church Street.

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 Most complete in the ocean world. ATLANTIC CITY, N. J.
 Distinctive for its elegance, exclusiveness, high-class patronage and liberal accommodations. Telephone in rooms, artificial water, sea water in all baths. Booklet: NEWLIN HAINES.

OSGOODE HALL.
 Master's chambers: Cartwright, plaster, at 11 a.m. Weekly court—Cases set down for argument before the Hon. Mr. Justice Clute at 11 a.m.—Stone v. Brooks (3); Stone v. Brooks (2); Pilling v. Keys; Rowe v. Hewitt; Hancy v. Harty; Somerset v. Dudley; Caldwell; Mowat; re Waldridge estate; Puddy v. Fox.

COLONIALS ARE PRACTICAL.
 (Canadian Associated Press Cable.) London, Feb. 17.—Referring to the inter-imperial exchange of officers The Broad Arrow says: "The great thing to remember is that if a colonial officer is in proper condition of the military training of the British officer the British officer can learn much from the practical training of the colonial officer. Given the same intellectual training as the British officer the colonial will always have the advantage of the practical knowledge which he learned on the frontier. A striking instance of this is Sir Percy Girouard, who turned to good account in the Sudan and South Africa his Canadian experience in railway building."

Delicate Children
 The children cannot possibly have good health unless the bowels are in proper condition. A sluggish liver gives a coated tongue, bad breath, constipated bowels. Correct all these by giving small doses of Ayer's Pills. Genuine liver pills, easily laxative, all vegetable, sugar-coated. Beware of all other imitations.

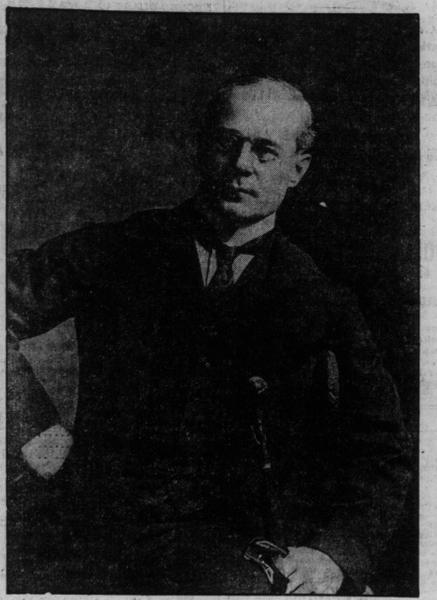
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PUBLIC AMUSEMENTS



at Grand Opera House prices at the Grand this week. "The Sultan of Sulu" should prove a pleasant stimulant to those who enjoy this form of amusement.

Probably no team of comedians in vaudeville has become more famous than the Russell Bros., who are at the Majestic Theatre this week.

This is one of the few cities outside of New York, in which Charles Frohman will present Edna May in her latest triumph, "The Catch of the Sea."

It is said that E. L. Davenport always left his dressing-room door open to his dressing-room attendant.

STRENGTH FREE TO MEN

How to Regain It Without Cost Until Cured.



Strength of body—strength of mind! Who would not possess it if they could? It is nature's greatest gift—our most valuable possession.

DR. A. B. SANDEN, 140 Yonge Street, Toronto, Ontario

ACT OF HUNGARIAN KING MAY PROVOKE BLOODSHED

Dissolution of Parliament Strikes at Coalition of Opposition Against Ministry.

Buda-Pesth, Feb. 17.—The possible consequences of the dissolution of the Hungarian parliament by the crown, which is set for next Monday, serves to arouse certain feelings of fear, both here and at Vienna, for an act in the constitutional drama will then be played in the Hungarian capital that may bring violence and bloodshed.

As a basis for the possible refusal of the deputies to dissolve, it is said the contention is that the king-emperor's act is unconstitutional, but upon this point there is much divergence of opinion, even among the Hungarian members of the parliament.

STEALS 75 DIAMOND RINGS

Buffalo, N. Y., Feb. 17.—Seventy-five diamond rings valued at about \$9000, were stolen from Paul Forster's jewelry store at 134 Seneca street, tonight.

Home for Carnegie Institution

Washington, D.C., Feb. 17.—The Carnegie Institution has purchased a tract of six acres in the northwest section of Washington, near Rock Creek Park, where it will erect a permanent home.

TO FORECLOSE ON GAS WORKS.

A default judgment for the foreclosure of the Bradford Gas Works was granted on Saturday afternoon by the master in chambers.

E. Co. 12th Regt. Annual Dinner.

E. Co. 12th Regiment at their annual dinner Friday night in the sergeant's mess rooms, Queen West, were treated to one of Capt. Hunter's caustic criticisms of the Canadian militia.

Park School Reunion.

The success of the Dufferin school old boys' banquet on Friday last has suggested the thought that a similar annual reunion might be held by the old boys of Park school.

OPEN SEALING QUESTION WITH JAPAN AS A PARTY

Two Proposals to Satisfy Canadian Pelagic Sealers if There is Conference.

London, Feb. 17.—Upon the conclusion of diplomatic exchanges between America and Great Britain, with respect to the Newfoundland fisheries case, which are proceeding slowly, it is believed that negotiations will be opened looking to a more satisfactory settlement of the Pacific sealing question.

DOLAN WILL FIGHT.

Will Stay at Head of Miners Despite Mitchell's Action.

Pittsburg, Pa., Feb. 17.—After being in session fifteen days the delegates to the seventeenth annual convention of the district No. 4, United Mine Workers of America, adjourned to-day to meet again on March 23.

BATTLE FOR PAY SACK.

El Paso, Texas, Feb. 17.—Wm. Smith and seven Mexicans on the way to Dodge City, Kan., to-day, were attacked by four robbers near Tomasa.

Liabilities One Million.

New Orleans, La., Feb. 17.—A reference was appointed here this afternoon for the E. C. Creelman Lumber Manufacturing Company.

BURSTING OF WATER MAIN.

New York, Feb. 17.—A flood having a depth ranging from 4 feet to 6 inches, which did thousands of dollars damage in receding, had dwellers from upper windows, while truckmen went to the aid of passengers marooned on stalled street cars, was caused to-day by the bursting of a 3 foot water main at a charge of dynamite.

ATTENTION TO KILL YI YONG IK.

Tokio, Feb. 17.—Yi Yong Ik, the Korean minister of war, was attacked by a band of assassins at Seoul last night. He received ten sword cuts. His condition is serious.

Duluth Elevator Burns.

Duluth, Minn., Feb. 17.—The wooden workings of the Duluth grain elevator plant of F. H. Peavy & Co. of Minneapolis to-night was burned to the ground, with its contents consisting of about 1,000,000 bushels of grain, principally wheat. Loss \$1,000,000, insured.

Always Remember the Full Name

Laxative Bromo Quinine Cures a Cold in One Day, Grip in 2 Days

It's in The Scrap Book

All the world's mirrored in THE SCRAP BOOK—the new magazine that contains something of interest for every man, woman and child in America—the greatest and most remarkable magazine ever published.

Do you enjoy the tug-of-war for dollars? Read, "Our Trade Triumphs for 1905."

Would you like to read "The Companions of Jehu," Alexander Dumas' great tale of love and adventure? It's In The Scrap Book

Would you like to know what would happen if you were born in March? Read, "A Horoscope of the Months." It's In The Scrap Book

Do you thrill with the weird and mysterious? Read, "The Descent into the Maelstrom." It's In The Scrap Book

Do you want solid fact? Read, "Little Glimpses of the 19th Century." It's In The Scrap Book

Are you fond of dogs? Read, Senator Vest's great "Eulogy on the Dog." It's In The Scrap Book

Would you like a copy of Lincoln's favorite poem, or Roosevelt's? It's In The Scrap Book

These are but seven of the thousand good things that pack the pages of THE SCRAP BOOK.

The Four Corners of the Earth

and thousands of scrap books and libraries besides, have been searched and ransacked to gather such a collection of good reading for you as was never before bound between the covers of a magazine. Whatever else you read, you must read THE SCRAP BOOK.

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Deposits Received. **10% per Annum**
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NATIONAL TRUST COMPANY LIMITED
22 KING STREET EAST, TORONTO.

World Office, Saturday Evening, Feb. 17.

Quotations for the past week have been generally upward, but the operations have been so cleverly concealed as to attract suspicion. The market is in a state of uncertainty, and the price of gold has been proceeding upwards for a month, but the operations have been so cleverly concealed as to attract suspicion. The market is in a state of uncertainty, and the price of gold has been proceeding upwards for a month, but the operations have been so cleverly concealed as to attract suspicion.

The money problem seems to have changed the trend of events at New York. The increase of gold which has been reported by the public has evidently not served to keep pace with the demand for stocks. The price of gold has been reported by the public has evidently not served to keep pace with the demand for stocks.

Wall-street methods are subject to very little change. During a period of pricing something new, the market is likely to be subject to very little change. During a period of pricing something new, the market is likely to be subject to very little change.

The trend of the market is distinctly downward. The price of gold has been proceeding upwards for a month, but the operations have been so cleverly concealed as to attract suspicion. The market is in a state of uncertainty, and the price of gold has been proceeding upwards for a month, but the operations have been so cleverly concealed as to attract suspicion.

The tender happenings of the week were not altogether unexpected. The price of gold has been proceeding upwards for a month, but the operations have been so cleverly concealed as to attract suspicion. The market is in a state of uncertainty, and the price of gold has been proceeding upwards for a month, but the operations have been so cleverly concealed as to attract suspicion.

WILLIAMS & CROFT
Dealers in Bonds and Stocks.
Toronto Stock Exchange

IMPERIAL BANK OF CANADA

Dividend No. 62.
Notice is hereby given that a dividend at the rate of 10 per cent. on the paid-up capital stock of this institution, declared for the quarter ending 28th February, 1906, and that the same will be payable at the head office of the bank, and at all branches, on or after the 15th day of March next.

Money Markets.

The Bank of England discount rate is 4 per cent. Money, 4 per cent. Short bill, 15-16 per cent. New York call money, highest 3 per cent., lowest 2 1/2 per cent., closed 3 per cent. Call money at Toronto, 5 1/2 per cent.

Foreign Exchange.

A. J. Glassbrook, James Building (Tel. No. 1722), Toronto, reports exchange rates as follows:

Between Banks	Counter
London, 100 = 25 1/2	14 to 15
Paris, 100 = 163 1/2	16 to 17
San Francisco, 100 = 18 1/2	18 to 19
Chicago, 100 = 11 1/2	11 to 12
St. Paul, 100 = 11 1/2	11 to 12
Montreal, 100 = 11 1/2	11 to 12
Calcutta, 100 = 11 1/2	11 to 12
Bombay, 100 = 11 1/2	11 to 12
Rangoon, 100 = 11 1/2	11 to 12
Canton, 100 = 11 1/2	11 to 12
Hankow, 100 = 11 1/2	11 to 12
Shanghai, 100 = 11 1/2	11 to 12
Yokohama, 100 = 11 1/2	11 to 12
Manila, 100 = 11 1/2	11 to 12
Cebu, 100 = 11 1/2	11 to 12
Amoy, 100 = 11 1/2	11 to 12
Singapore, 100 = 11 1/2	11 to 12
Batavia, 100 = 11 1/2	11 to 12
Sourabaya, 100 = 11 1/2	11 to 12
Medan, 100 = 11 1/2	11 to 12
Samarang, 100 = 11 1/2	11 to 12
Soerabaya, 100 = 11 1/2	11 to 12
Bandung, 100 = 11 1/2	11 to 12
Panarua, 100 = 11 1/2	11 to 12
Surabaya, 100 = 11 1/2	11 to 12
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Semarang, 100 = 11 1/2	11 to 12
Magelang, 100 = 11 1/2	11 to 12
Purwokerto, 100 = 11 1/2	11 to 12
Surabaya, 100 = 11 1/2	11 to 12
Yogyakarta, 100 = 11 1/2	11 to 12
Semarang, 100 = 11 1/2	11 to 12
Magelang, 100 = 11 1/2	11 to 12
Purwokerto, 100 = 11 1/2	11 to 12

Toronto Stocks.

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Dineen's Children's Furs

These are priced for fast selling. We could profitably hold them over for next season and make money on them, at the prices of skins have advanced—but that is not the "Dineen" way of doing business, so we pass them on to you at the following prices:

- Children's White Island Lamb Empire-shaped Mitts, inlaid with ermine, trimmed with chenille ornaments, regular \$6.50, for \$4
- Children's White Island Lamb Empire-shaped Mitts, regular \$6.50, for \$5
- Children's Gray Lamb Storm Collars, regular \$5.50, for \$3.95
- Gray Mitts, Empire-shaped Mitts to match, regular \$6.50, for \$5
- Children's White Island Lamb Empire-shaped Caps, regular \$3, for \$2
- Children's White Island Lamb Empire-shaped Hats, regular \$3.50, for \$2.50

DINEEN'S
Cor. Yonge and Temperance Sts.

MISS MAY DENIES A RUMOR HASN'T MARRIED RECENTLY

Declares She is Tired of Disproving Stories of Secret Wedding With Wealthy New Yorker.

Miss Edna May is not married. The pretty star of the "Catch of the Season" Company, which opens a three nights' engagement at the Princess to-night, is at the King Edwards. On her arrival from Chicago last night a World reporter showed her a despatch from that city stating that the actress had been married secretly two weeks ago to Oscar Lewishon, a wealthy young New Yorker.

"It's not true," she said indignantly. "Of course it is not true. I am sick and tired of denying those stories. I told the reporters before that there was not the slightest item of truth in the whole story."

"Why don't you drop it? Please tell them to drop it, won't you. There is nothing in it. It is simply ridiculous to say the least. It makes me feel mean to see the papers telling what is certainly not true. I am sure that Mr. Lewishon would not like it either."

"You will hear it in good time. Now be good and do not tell any more stories. I am very tired and have been on the train since 7 o'clock this morning. The dispatches tell them that I deny it emphatically."

Mr. Lewishon is a son of the wealthy New York family which has made a great fortune in copper. He is well known about town, at the races, theatres and restaurants. He has long been an ardent attendant upon the young actress, and when his family learned several months ago that he was devoting so much of his time to her a storm of disapproval from his relatives fell about his head. He told her that she was expected to marry, and would marry who he pleased when his share of the family fortune came into his own hands.

Miss May's first husband was Fred Titus, the professional bicycle rider, but they did not get along happily and separated the actress obtaining a divorce from her former husband about a year ago. She announced at the time that she never expected to marry again, and every time her engagement to Mr. Lewishon was reported she denied it vehemently, although she admitted that they were the best of friends.

Edna May first gained notice on the stage as the Salvation Army lassie in George W. Lederer's "The Belle of New York," which he took to London. When she first appeared there the London Johnnies raved over her. The greater portion of her stage career has been in London, although she has starred in America with considerable success. Miss May comes from Syracuse, N. Y., where her father is a letter-carrier.

MAN ARMED WITH REVOLVER ROBS 2 BELLEVILLE WOMEN

Hold-Up in Aristocratic Section of City Saturday Creates Excitement.

Belleville, Feb. 18.—(Special.)—A daring hold-up occurred in this city last night, which has caused much talk and excitement.

It appears that about 10 o'clock Saturday night two ladies, Mrs. Emily Osborne, a widow, and Miss Ella Yates, were going home, along East Bridge street, when in front of George Walbridge's a man stepped out from the shadow and demanded their money, at the same time, so the ladies say, pointing a revolver at them.

They were too frightened to make any outcry, and handed over their purses to the robber, who immediately ran off down William street.

Then the ladies went into a house and telephoned the police, who were on the scene in five minutes, but so far have been unable to find any trace of the hold-up man.

The only description the ladies can give of the man was that he was dressed in dark clothing, that he was young, and that he had a mustache. They say how much they had in their purses.

East Bridge street, where the robbery occurred, is the most aristocratic and populous residential street in Belleville.

Address by Sir Algernon Coote.
Sir Algernon Coote, Irish representative of the Young Men's Christian Association, was the speaker at the men's meeting of the Y.M.C.A. hall yesterday. The address was along evangelistic lines, and the meeting was very largely attended. Sir Algernon Coote is associated with pleasure, and is associated with a tour of Western Canada before returning home.

Warning to Others.
Robert McCallum, 26 McParren-lane, went over to Hamilton Point on Saturday afternoon with a hand sledge and bag to see what he could find and began canking the buildings and boats of the Ferry Company. Constable Johnston was watching him and placed him under arrest.

PRIN. GORDON OF QUEEN'S POINT FOR CHURCH UNION

In Sermon in Methodist Church Says Objections Raised Are of Little Weight.

Kingston, Feb. 18.—(Special.)—The principal of Queen's University preached to-day in Brock-street Methodist Church, and took for his theme Christian union. A number were interested in his views on this question of the day, and those who were opposed to union regarded Dr. Gordon as either with them or a neutral. But he came out today with a strong pronouncement in its favor and taking up the objections showed them to have little or no weight.

Referring to the present divisions, Dr. Gordon said that they were neither baseless, nor without benefit, but that the cleavage of the 18th century, known as Protestantism, brought before us three important truths that had been neglected and the liberty of conscience, long denied, it reasserted. The independent church movement called attention to the liberty of the local church, at a time when its rights were either ignored or denied by the church as a whole.

Points of Unity.
The Methodist movement in its time brought into prominence truths that had been in abeyance. But these very principles, to voice which their origin, have become the common property of all the Protestant churches. The Presbyterian and Congregational churches were at one in doctrine, and in policy nearly so, and as to Methodism there was a similarity between it and the other churches in doctrine, administration and church government. The views on the sovereignty of God and freedom of man, characteristic of the Presbyterians and early Congregationalists and Methodists, are no longer deviate because all three recognize that both views have a basis in Scripture.

The principal causes in the unifying movement were given as follows: The way of all three of getting at the truth. The Bible as the more direct source of our theology, and the scholar bringing his students nearer together. The Scholarship becomes the property of all the churches.

Made Hath Charms.
The hymnology of the church tends to fuse the peoples. The Methodists use Presbyterian and Congregational hymns, and these in turn are used by the other churches. The religious experience of men brings them into personal contact. In conversations when the religious element is dominant the lines of division become very faint. People in the churches are coming closer together by the outward manifestation of their religious life.

The ordinary work, temperance reform, and so forth, they recognize the same motive and see good in each other.

The fact, too, that a number of Methodists in Canada were of Scottish Presbyterian origin is working for a fusion of the churches.

The Obstacles.
The chief objections were next referred to. One was that they should not be cut off from the past. In this church they say we were born, and in it we received our great blessing. But, exclaimed the speaker, if we look back at all why not look far enough back to see when the church was one? A second objection dealt with was that a large strong church tended to spiritual apathy, and indifference to the needs of the world. This was answered by the statement that the life that comes of rivalry is not always of the most desirable kind.

Then it said ministers and members are not ready. But said the principal in reply, this is perhaps a begging of the question. However, if all are not ready now it is probable that when the question is discussed before final action they will be ready, the conferences already held having had this unifying effect.

The Advantages.
The last point to be considered was the advantages to Christianity in Canada, and in the world. These Dr. Gordon mentioned as the stoppage of the present waste in men and money, waste of men caused by our overlapping and the consequent setting free of men and money for the evangelization of the world. The production of a higher type of Christian manhood in the united churches.

J. W. T. FAIRWEATHER & CO.

WINTER OVERCOATS—

We'd like to see every overcoat in the house "take-a-walk" to-day—

In the first place because we bought them to sell—not to keep—

In the second place because we'd hate to have to take them into the inventory on stock listing day—

And in the third place we'd like to do you a favor—with a double comfort to it—

Comfort in the coats—now and next winter—and all the comfort there goes with a low price in article of real merit—

Chesterfields—Tourists and Overseas—that were 18.00 to 25.00—

12.00—

WINTER VESTS—

Put 2.50 more on your bill and carry away with the overcoat one of the "left-overs" in the winter vest stock—

Fancy Knitted Tattersals or Buckskins—that were 3.50 to 5.00—

2.50—

J. W. T. FAIRWEATHER & CO.

84-86 YONGE STREET

WHAT WINVARIAN IS

A multitude of so-called "Coca-Wines" are yearly dished out on this market, which are nothing else than a simple admixture of cocaine with ordinary wine.

VIN MARIANI, the world-renowned tonic, is a preparation of an agreeable and wholesome French wine, especially selected because of its peculiar distinctive qualities and **ERYTHROXYLON COCA**, the medicinal qualities of which are well known to the medical profession.

Beware of cheap alcoholic stimulants sold as tonics, as they often contain deleterious ingredients which will harm your health.

All Druggists Everywhere

S. YORK CONSERVATIVES

Continued From Page 1.

sent the people and their sentiments on public matters.

In the Dominion parliament, he said, in dealing with the railways, the telegraph companies and the insurance companies, it should be considered that there were two sides to the questions. There was the public interest, and the man who used the railways, the telegraphs and telephones and the users thereof; the public interest, and the man who used the railways, the telegraphs and telephones and the users thereof; the public interest, and the man who used the railways, the telegraphs and telephones and the users thereof.

The interests of the user, the depositor and policyholder should receive attention as well as the institutions themselves.

"Five hundred millions of money of the ordinary, everyday Canadians has been handed to the managements of the insurance companies in this country," said the speaker, adding, "and it is time an investigation was made on the part of the government in New York, in the interests of these people. These men and their interests should be made the first interest of parliament and not the interests of the companies, as it has been up to this day."

Mr. Maclean had met much opposition at Ottawa and he said he was not at all discouraged. He said he was not at all discouraged. He said he was not at all discouraged. He said he was not at all discouraged.

PRODUCTION OF FAILLIERES TO BE SIGNIFICANT EVENT

Find His Predecessor There to Hand Over Keys.

Paris, Feb. 17.—The assumption of the office of chief executive of the French republic on this occasion is marked out from previous inaugurations by the fact that, until M. Fallieres' arrival at the Elysee, no president of the third republic has ever found his predecessor there to formally transmit the powers conferred on him by the constitution.

Either because of assassination, sudden death, or resignation of office, an interim government, during which the cabinet has exercised executive powers, has preceded the beginning of each new presidential term, and for one or other of these reasons the function of inauguration has been denied of ceremony.

When the first president, Thiers, resigned in May, 1873, the country was passing thru a very critical period of its history, and his successor, MacMahon, consented to accept his position as provisional president and he was only in November of that year that he was elected to the full term of septennate. Grevy's succession was not of quietly and unostentatiously, but he was elected to the full term of septennate. Grevy's succession was not of quietly and unostentatiously, but he was elected to the full term of septennate.

SIMPSON

H. H. SUGGER, Pres., J. WOOD, Mgr. Monday, Feb. 19.

STORE CLOSSES DAILY AT 8.30. TELEPHONE 6800

Men's Odd Vests for 75c

We have a hundred Odd Vests that we'll clear out with little regard for the price proprieties. Come in useful to many a man—an extra vest.

A clearing is billed for certain lines of suits also—\$8.50 to \$12.50 ones for \$5.95.

100 Men's Odd Vests, consisting of imported and domestic tweeds and worsteds, a large variety of plain and check patterns in medium and dark colors to select from, single-breasted style and a few double-breasted, sizes 35-44, regular \$1.00, \$1.25 and \$1.50, while they last. **75c** Tuesday.

75 Men's Nobby Sack Suits, single and double-breasted style, made from fine imported tweeds, in rich smooth finish, also medium grey Scotch effect in a variety of handsome brown and grey fancy plaid and check patterns, also medium and wide wide navy blue serge, sizes 30-44, regular \$8.50, \$9, \$10, \$11 and \$12.50, Tuesday. **5.95** (See Yonge Street Window).

Last Call for Fur Coats

At this price you would find it as profitable to buy half a dozen coats as to buy one. Investment—pure and simple.

29 Only Men's Fur Coats, consisting of natural dark brown Russian calfskin and black China dog; all are made from choice full fur skins, well matched and carefully sewn, have fine quality all-wool quilted Italian linings, collars are deep and the coats are cut good generous size and full length. If you are considering the purchase of a fur coat do not miss this opportunity! Our regular prices \$17.50, \$19.00 and \$23.50, Tuesday to **12.95** clear the lot, your choice.

Men's \$3.50 Boots, \$2.50

The New "Knob" Last.

Need a new pair of boots for the season when the ice melts and the water flows? Bad time to be abroad in leaky shoes. Better have them soled and stitched, and wear a pair of these underpriced ones in the meantime.

200 pairs of Men's Velour Calf Laced Boots, made on new Knob last, neat and comfortable, every pair Goodyear welted and selling regularly at \$3.50 per pair, all sizes \$2.50, Tuesday, 6 to 11, Tuesday. **2.50**

DR. W. H. GRAHAM

DR. W. H. GRAHAM, Late of No. 102 KING STREET WEST, treats Chronic Diseases and makes a Specialty of (Skin Diseases) such as PIMPLES, ULCERS, ETC. ETC. Private Diseases, as Impotency, Syphilis, Varicose Nerves, Dropsy, etc. The result of youthful folly and excess, Gleet and Stricture of the Urethra, Painful, profuse or suppressed menstruation, etc. All ailments treated by the most successful and safe methods. 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200, 202, 204, 206, 208, 210, 212, 214, 216, 218, 220, 222, 224, 226, 228, 230, 232, 234, 236, 238, 240, 242, 244, 246, 248, 250, 252, 254, 256, 258, 260, 262, 264, 266, 268, 270, 272, 274, 276, 278, 280, 282, 284, 286, 288, 290, 292, 294, 296, 298, 300, 302, 304, 306, 308, 310, 312, 314, 316, 318, 320, 322, 324, 326, 328, 330, 332, 334, 336, 338, 340, 342, 344, 346, 348, 350, 352, 354, 356, 358, 360, 362, 364, 366, 368, 370, 372, 374, 376, 378, 380, 382, 384, 386, 388, 390, 392, 394, 396, 398, 400, 402, 404, 406, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 432, 434, 436, 438, 440, 442, 444, 446, 448, 450, 452, 454, 456, 458, 460, 462, 464, 466, 468, 470, 472, 474, 476, 478, 480, 482, 484, 486, 488, 490, 492, 494, 496, 498, 500, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528, 530, 532, 534, 536, 538, 540, 542, 544, 546, 548, 550, 552, 554, 556, 558, 560, 562, 564, 566, 568, 570, 572, 574, 576, 578, 580, 582, 584, 586, 588, 590, 592, 594, 596, 598, 600, 602, 604, 606, 608, 610, 612, 614, 616, 618, 620, 622, 624, 626, 628, 630, 632, 634, 636, 638, 640, 642, 644, 646, 648, 650, 652, 654, 656, 658, 660, 662, 664, 666, 668, 670, 672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000.

REVENUE FRAUDS EXPOSED MARGARINE SOLD AS BUTTER

One Man Arraigned for Cheating Uncle Sam and More Arrests to Follow.

Detroit, Mich., Feb. 17.—Thomas Lorimer of 461 Winder-street was arraigned to-day before United States Commissioner Davison on the charge of manufacturing colored oleomargarine, without paying the government tax of 10 cents per pound, and the government officers say they expect to make further arrests Monday. The revenue officers say that one concern alone in this part of the country for years.

Warrants are out for several other men alleged to be implicated in the frauds with Lorimer, and the United States officers say they expect to make further arrests Monday. The revenue officers say that one concern alone in this part of the country for years.

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NEW METHODIST CHURCH DEDICATED AT THE 303

Sault Ste. Marie, Feb. 18.—The new Central Methodist Church, a modern structure, was opened to-day. The dedicatory service was conducted by Rev. A. Allen, M.A., superintendent of missions for New Ontario, and former pastor, and the sermon preached by Rev. C. E. Manning of Kingston, also a former pastor.

Dr. F. H. Torrington, organist Metropolitan Church, Toronto, was assisted by Miss Eileen Millett.

The seating capacity of the main part of the church is 1200, exclusive of the new school room, which heretofore was used as the church parlor.

ON THE WAY TO WORK.

Smoke a "Maraud" and Be Free From Care.

"Maraud" (plain tips) Turkish Cigarettes are the latest and best achievement of Allan Ramford, for sixteen years government expert of Turkey. During this period Mr. Ramford's cigarettes—his alone—were the accepted brands of the dignitaries of the Turkish court; 15 cents per box.

DEAFNESS, DUE TO CATARRH OF THE MIDDLE EAR AND ENTITLED TO TUBES, CAUSED EITHER BY ACUTE INFLAMMATION OR CHRONIC CATARRH.

Physicians state that the progress of deafness can be at once arrested and lasting cure effected by inhaling the healing vapor of Catarrhose. This is not mere theory. Ninety cases out of every hundred can be cured of deafness and ringing in the ears, and stay cured if Catarrhose is used.

Mr. Thomas Riddie, a well-known contractor living in St. Thomas, Ont., was cured by Catarrhose of deafness, and speaks as follows of his recovery: "My hearing was always poor, and not long ago I became almost totally deaf. It was the result of catarrhal inflammation and nothing else, and I was cured by Catarrhose, which cured me. I strongly recommend it to every one suffering from deafness or poor hearing."

Mr. Geo. Warner of Wellesley-street, Toronto, says that after suffering for ten years my hearing has been badly affected. I could hear neither the noise of the street cars nor the sound of the horses' feet on the pavement. Being I used Catarrhose three days I felt a great change in my hearing. I improved till now I can hear a whisp across the room. I cannot tell how long it took to improve my hearing, which has my strongest endorsement as a cure for deafness.

Deafness is a strictly scientific treatment and is recommended by eminent physicians, ministers, lawyers, public speakers and thousands it has permanently cured of deafness. It is very simple and pleasant to use, and warranted to cure permanently.

Two months' treatment guaranteed to cure; costs only one dollar. Trial size 25 cents. Sold by all druggists or by mail to any address if price is forwarded. N. C. Polson & Co., Kingston, Ont., or Hartford Conn., U.S.A.

ARIGHT WAY and A WRONG WAY

Many people have many ways to bring about the same result. Most of them are wrong ways, but this is not known until they have failed. Practically there are but two ways to accomplish anything; a right way and a wrong way. Take, for instance, a man with a bad back, there are lots of them, and of various kinds, some with stitches and twinges, others with cricks and twinges; then there's the dull, heavy continuous kind that lasts all day and doesn't sleep at night. They're all bad enough, they're all hard enough to get rid of. Some people rub the back, or get rid of it, or cover it with plaster, either or both ways often bring relief, but the pain comes back, often in the wrong way to cure the trouble.

DOAN'S KIDNEY PILLS

Doan's Kidney Pills cure every form of kidney trouble that they bring such relief from. Mr. Fred Gray, Good Corner, N.B., writes: "I was greatly troubled with pain across my back, procured a box of Doan's Kidney Pills, and received so much benefit from them that I consider them the best remedy for kidney trouble there is. I would not be without them in any home."

Price 50 cents per box or three boxes for \$1.25, all dealers or The Doan Kidney Pill Co., Toronto, Ont.

Machinists' Tools

We carry a full stock of the NEWEST PATTERNS TOOLS Made by L. S. Starratt, Bross & Sharp. We will be glad to have mechanic call and see our newest tools.

Rice Lewis & Son

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Cor. King and Victoria Sts., Toronto

AWNINGS AND TENTS

If you are going to GOALT or prospecting, get our Tent now, not the way you want it.

INDIANA IS NEXT IN LINE FOR 2-CENT RAILWAY FARE

Governor Hanly Will Summon Special Session of Legislature to Force Measure Thru.

Indianapolis, Feb. 18.—The announced intention of Governor Hanly to convene the legislature in special session on the eve of the assembling of the Republican state convention and by securing an indorsement of the administration from the latter body force the legislature to enact a law reducing railroad passenger fare from 3 to 2 cents, to provide depositories for public funds and to impeach Secretary of State Daniel E. Storms, has been followed by conferences among Democrats and by Republicans.

The Democratic members of the legislature are in favor of reforms in the matter of caring for public funds, and there is little doubt but they would be as one man on the question of a 2-cent passenger fare.

Kuropatkin Recalled.
St. Petersburg, Feb. 18.—General Kuropatkin and General Batjanoff, commanders respectively of the first and third Manchurian armies, have been recalled.

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SEND US A POSTAL CARD TO-DAY

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