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McPherson, near Yonge, detached, 8 rooms, exposed plumbing, furnace, newly decorated. H. H. WILLIAMS & CO., 26 Victoria street.

The Toronto World

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TWENTY-SEVENTH YEAR

FOURTEEN PAGES—FRIDAY MORNING FEBRUARY 15 1907—FOURTEEN PAGES

ONE CENT

FRATERNAL INSURANCE SO ATTORNEY-GENERAL PROMISES WILL BE INVESTIGATED

Hon. G. P. Graham Moves For Thoro Enquiry to Establish Safe and Equitable Minimum Table of Rates.

A MEASURE OF PROTECTION FOR THOUSANDS OF MEMBERS

Another interim vote of \$124,000 for special purposes, at the instance of the provincial auditor, and a debate on Hon. G. P. Graham's motion relative to fraternal societies' assessment rates, which the attorney-general promised the government would look into, were the main items of the business in the legislature yesterday.

Hon. G. P. Graham moved: "That in the opinion of this house, owing to the fact that fraternal societies, with a view to establishing a safe and equitable table of rates, which table of rates shall be minimum to be charged by all fraternal societies operating under provincial charters, he assured the house that in raising the question of fraternal insurance rates he had no personal interest involved, but that it was one of such importance it was time that general public attention should be drawn to it. The societies provided cheap insurance, but it should not only be cheap but substantial, and they should be on a strong basis if the people were not to be disappointed, and seriously disappointed.

There were 354,510 members of fraternal societies in Ontario and 78,975 were members of sick benefit funds. In 1905 \$2,288,149 had been paid for insurance in these societies, and the amount of the provincial revenue. There had also been paid for funeral benefits \$45,884 and for sick benefits \$463,325. Such sums as these made it clear that the societies should be kept on a strong foundation. Some of the societies might object to interference with their management, but the existence of a standard government rate, even in the case of societies that objected, would tend to influence the adoption of sound rates.

There were 100,000 of fraternal insurance in Ontario, all confined to men on salaries, or at day labor. If these organizations were not on a sound basis at present something should be done to lead the way to one. They had all started with a low assessment, and this had been modified as the death rate increased. Now that the old age death rate, if he might call it that, was increasing.

Continued on Page 11.

BIRRELL'S MAIDEN SPEECH IS STRONG FOR HOME RULE

Supplies Text for Attacks by Opposition and is One Thing Talked Of.

London, Feb. 14.—The first business day of the present session of parliament has given evidence of important legislative matters in hand and promises of vigorous political fighting.

Following closely upon his announcement of the intention of the government to introduce a measure to amend the government of Ireland, Augustin Birrell, chief secretary for Ireland, gave formal notice to-day that a bill to establish an Irish Council for their purposes connected therewith, would be introduced. Thus the Liberal government is keeping its promise to the Nationalists to place Irish legislation to the forefront of the present session of parliament.

The bill, in which the elective element will predominate, is a measure of non-nominative members are retained in order to placate the Liberals who are opposed to an entirely representative body. It is understood also that this council will have extensive administrative powers, but its right to legislate will be limited.

The feature has been accepted by the Irish leaders. Nothing definite is known as to the amount of financial control to be entrusted to the council, but to satisfy Irishmen this will have to be large. There is no doubt that the powers now centred in numerous boards controlling the administration of Ireland will be handed over to the council.

Speaking in the house this evening Mr. Birrell said the question of the restoration of evicted tenants to their homes was one of primary importance and that he brooked no delay. He pledged the government to take effective measures to obtain the reinstatement of evicted tenants.

Against the advice of the government the house of commons today decided by 192 to 190 votes to refuse a new writ for the election of a member of parliament to represent Mr. Williamson, Conservative and tariff reformer, who was unseated following charges of corruption by his agency. The chairman of the executive, Mr. Asquith, and the attorney-general, Sir J. Lawson Walton, supported the motion to grant a new writ, but many Liberals considered that the period of the disfranchisement of the constituency would be very long and that Mr. Asquith announced that the government would leave the question to the judgment of the house.

In this manner the ministry avoided a direct defeat, the vote indicating a spirit of independence in the Liberal ranks.

Harper, Customs Broker's Melinda

CAULFIELD BILL A LEAP IN DARK

House Spends Seven Hours in Discussion Before Giving the Lemieux Proposal Its Second Reading.

CAPTAIN LEFT THE SHIP BEFORE OTHERS HAD GONE

But Says He Stood by Until Steamer Went Down—Victims Frozen, Not Drowned.

Ottawa, Feb. 14.—(Special).—After some seven hours of debate the house of commons gave a second reading to the bill of Mr. Lemieux, for preventing and settling strikes and lockouts, and now entitled "The Industrial Disputes Investigation Act."

Mr. Lemieux, who supported the bill, pointed out that by section 68 an employe was forbidden to strike in order to prevent the "open shop," but Hance Logan (Liberal, Cumberland, N. S.) intimated that this section would be withdrawn.

Mr. Borden found much to commend in the bill, but regretted that the government had not accepted his resolution for a select committee to investigate the rates of capital and labor. The bill will not doubt be amended to some extent in committee.

Mr. Lemieux alluded to both sides of the house to consider the measure free from any partisan prejudice. In his opinion the passage of this bill would be the most important act ever accomplished by the present government.

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PROVINCIAL OFFICER WHITNEY: I've got to find a means of enforcing this warrant.

H. W. Brick Under Arrest Taken to Perth Last Night

Accused of Theft of \$3800, Proceeds of a Cheque—Wampole Co. Lay the Complaint.

The visit of H. W. Brick of Toronto was not so extended as one might anticipate after reading the statement furnished the press by his solicitor, Douglas & Higgins.

Brick left last night for Perth, under arrest, in charge of an officer from that town. He is wanted there on the specific charge of appropriating to his own use \$3870, the proceeds of a cheque, the warrant was issued at the request of the Henry K. Wampole Company.

Yesterday afternoon Inspector Duncan received a telegram from Perth requesting the arrest of Brick. Detective Sackett found him at 89 Cowan street, Wednesday at 6 p.m. He was very graciously, and was surprised that a warrant should be issued for him.

While Mrs. Brick was packing her husband's valises, Mr. Douglas, the solicitor who had been sent for, arrived at the house.

The officer, Brick and the lawyer drove to a restaurant. There Brick became anxious to leave at once for Perth, as he did not wish the idea of spending the night in a cell. He quickly expressed his wish to see the magistrate as soon as possible so that he could be back in Toronto to-night.

Mr. Farrell was defended by Premier Murray and Attorney-General Drysdale, and the motion carried on a division by 28 to 5.

The present composition of the house is 32 Liberals, 5 Conservatives and 1 Independent.

ORDER 200 FREIGHT CARS. T. & N. O. Commission Will Add Greatly to Rolling Stock.

The T. & N. O. Railway commissioners yesterday announced that orders had been given for 200 new freight cars for the road.

Of these 100 will be wooden cars, to be built by the Rathbun Company at Deseronto, and 100 will be of steel and iron, to be built by the Montreal Car Construction Company at Montreal.

The total cost will be about \$175,000.

NINE BLOCKS BURNED. Loss is \$250,000—Two Lives Lost, 150 Persons Homeless.

Pine Bluff, Ark., Feb. 14.—Nine blocks of residences, several storehouses, the Third-avenue hotel, and the Riverside Methodist Church were burned. Loss \$250,000.

KUROPATKIN TELLS HIS TALE

Three Bulky Volumes Describe the Story of the War in a Most Amazing Fashion.

(Copyright 1907 by the Associated Press.) St. Petersburg, Feb. 14.—General Kuropatkin's history of the Russo-Japanese war, which was confiscated by the Russian government, has at last become accessible, despite the most extreme precautions to prevent this galling official indictment from reaching the public.

The work consists of three bulky volumes, respectively devoted to the three crucial events of the war, the battle of Liaoyang, the battle of the Sha River, and the battle of Mukden. The voluminous general orders, dispatches, reports and other documents, many matters have been collected by Colonel Belkhotovoff of the general staff.

These, with the "conclusions," which have been formulated, constitute most amazing revelations of disorganization and incapacity, and even of disobedience of specific and urgent orders, on the part of certain general officers entrusted with high commands in the field, notably General Kaubar, against whom a formidable indictment is formulated, adding upon his shoulders practically the entire responsibility for the crushing defeat at Mukden.

Why He Failed. Kuropatkin's reasons for the failure of the war are based chiefly on a comparison of the warlike spirit of the Japanese, their preparedness and vigor, which he says had never been seen in any previous war, and their ability to maintain the numerical superiority and to assume the offensive, with the disadvantages of Russia, owing to the inadequacy of the single track railway from Europe in feeding her fighting strength, with commencing officers disobeying orders and a hopeless state of confusion and cross purposes with a low state of morale and confidence among the troops, and continuous news from home of internal troubles and of insults and reproaches against the army.

The general closes his survey of the cause of the defeat of the Russians with a sketch of the military operations, showing that there were divided counsels from the outset over the defenses of Port Arthur.

Plans for Campaign. In 1904 Kuropatkin presented two memoranda to the emperor concerning the plans of operations. In the first he wrote: "During the earlier period of the campaign the chief object must be, not to permit our troops to be beaten in detail."

Observatory, Toronto, Feb. 14.—8 p.m.—The disturbance is now centred in New Brunswick and is dispersing; light snow falls to-day in Quebec and in parts of Ontario. The weather continues quite mild and pleasant in Montreal, and is mild or again in Manitoba.

Probabilities. Lower lakes and Georgian Bay—westerly to southwesterly winds, fair and a little higher temperature.

THE BAROMETRE. Time. Ther. Bar. Wind. 8 a.m. 30.1 23.1 16 W. 10 a.m. 30.1 23.1 16 W. 12 p.m. 30.1 23.1 16 W. 2 p.m. 30.1 23.1 16 W. 4 p.m. 30.1 23.1 16 W. 6 p.m. 30.1 23.1 16 W. Mean of day, 29; difference from average, 1 above; highest, 30; lowest, 16. Snowfall 0.1.

Healthful Nourishment is in every drop of honest, old-fashioned Port Hope Pale Ale.

STEAMSHIP ARRIVALS. Feb. 14. At From 11 a.m. Kowloon, New York. 11 a.m. Kowloon, New York. 11 a.m. Kowloon, New York.

BIRTHS. MASON—On Monday, Feb. 11th, 1907, at 203 Madison-street, Toronto, the wife of Major J. Cooper Mason, a daughter.

MARRIAGES. PIKE—LEA—At the rectory, 67 George-street, Toronto, on Wednesday, August 8th, 1906, by Rev. R. J. Moore, Florence, eldest daughter of Capt. C. W. Lea of Leaside, to Herbert S. Pike of Toronto.

DEATHS. CHRISTIE—At 10 Dunbar-road, Toronto, on Thursday, Feb. 14th, Thomas Christie.

Funeral Saturday, Feb. 16th, at 11:30 a. m. Interment at Galt on arrival of R. train leaving Toronto Union Station at 1 p. m.

JONES—On Thursday, Feb. 14th, 1907, at 127 Dundas-street, Toronto, the wife of Sarah, beloved wife of the late John Jones, in her 86th year.

Funeral will take place on Friday, Feb. 15th, at 2:30 p. m., to Humboldt Cemetery. Friends and acquaintances please accept this intimation. Marked and Merchants papers please copy.

WOOD—At his residence, 51 McPherson-street, Toronto, on Wednesday, Feb. 13, Simon Peter Pilkey, in his 84th year.

Funeral private from above address, Saturday, Feb. 16th, at 3 p. m. Pleasant Cemetery.

The W. F. Matthews Co. Undertakers

ARGAINS

4.99

2.49

98c

2.49

17.95

BOYS'

39c

39c

39c

9c

25c

20c

12c

1.50

9.00

2.50

25.00

59c

9c

69c

TE DISEASES

Infectious Stenitis, a virus disability, the result of cold or exposure. Gleet and Stricture treated by Galvianism, the only cure and no after-effects.

SKIN DISEASES whether result of Syphilis or not. No mercury used in treatment of Syphilis. DISEASES OF WOMEN Painful or Profuse Menstruation and all displacements of the womb. The above are the specialties of Dr. H. GRAHAM

SUCH A SUIT
is seldom sold at such a low price excepting at
CRAWFORD'S
\$3.50

MADE TO ORDER
Cheviot, Blue and Black Serge and Worsteds. Fancy Tweeds. Newest Styles. Perfect Tailoring.

This is a spring season special.

Crawford Bros., Limited
The Tailors.
Cor. Yonge and Shuter Streets
Mail enquiries appreciated.

SPORTING MISCELLANY.

Hunt Between Gans and Britt Declared Off—Some Stories.

Latest news from the front at the Toronto huntfield in Nevada is to the effect that General Mike Britt is gently breaking the news to Private Joe Gans and Jimmy Britt that the battle is off and that the \$25,000 stake has gone with it.

John L. Sullivan is as game a lad as ever. It is not believed he will quit till the final bout. His latest and most frequent opponent is Bill Barlow, relative of the one who defeated him many years ago. John L. has been fighting the Barlow family ever since. He also has a feud on with the Kye tribe.

The progress of sport in France can be realized by some statistics which have been furnished by the governing body of all amateur sport in that country—L.U.S.F.S.A. In 1880 only six sporting societies were affiliated to the governing body. At present there are 250 societies (devoted to all kinds of outdoor games) which claimed allegiance. And there were over 100,000 members of these societies.

Eastern cricketers mourn the death of Patterson, N.J., recently of E. W. Warrenton, the wicket-keeper, and of the cricketer, James Patterson of the Paterson Cricket Club. The deceased player was at one time identified with the Manhattan Cricket Club and was a familiar figure on New York grounds for the past 15 years.

According to Billy Lyland, the former manager and captain of the Toronto team, the king of heavyweight is willing to meet the winner of the Burns-Squires fight. Deane says he will fight again and will re-enter the ring for a reasonable price. Matchmaker McCoy of the Pacific A.C. will hang up a pair of gloves in a match between Jeffries and the winner of the fight between Burns and Squires.

McCarthy, Tommy Burns and Bill Squires. McCarthy has been called off by the fight between Burns and Squires and Jack O'Brien has been called off by the fight between Burns and Squires.

Bill O'Loughlin was assigned to stage a game between the West, and it is believed that the West will win. The score was a tie with two men on the base. When the crowd was running, the manager led his head and made a long slide into the base. The crowd yelled and the runner out.

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THE GRAND CITY PARK RACES. WINNERS STEEPLECHASE

Gilfillan, at 20 to 1, Beat Prince Brutus in the Fifth Race—Oakland and Ascot Results.

New Orleans, Feb. 14.—To-day's races at the City Park were notable, chiefly for the jump of jockeys. Summary:

First race, 7 furlongs, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 1:28.2.

Second race, 1 1/4 miles, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 2:45.2.

Third race, 1 1/4 miles, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 2:45.2.

Fourth race, 1 1/4 miles, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 2:45.2.

Fifth race, 1 1/4 miles, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 2:45.2.

SHOE SPECIAL

Important purchase of men's fine shoes, now on sale at a third under price. Manufacturers know where to come when they want ready cash, and we share our good fortune with you as follows:

—600 pairs men's patent leather, box calf and fine dogskin shoes, sizes 7 to 12, actual value \$4.00 and \$5.00, our price 2.69

Chances such as these are very unusual in these days of high-priced leather. The tendency is to ask more and more for really good shoes, but you can always depend on paying less here.

P. JAMIESON
The Clothing Corner,
Queen and Yonge Streets.

THURSDAY'S HOCKEY RESULTS

O.H.A. Intermediates— Cobourg, 4; Manufacturers, 1; Minerva, 1; Markham, 1; Young Toronto, 1; International, 1; Calumet, 1; Victoria, 1; Exhibition, 1.

Wentworth Rink last night the game, but so one to the exception of Miss Stirling, who received a slight crack over the eye. A few were penalized for rough play. After the game the ladies were snatched for a few drinks in the room.

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WITH THE TENPIN ROLLERS.

Results in the City Printers' and Central Bowling League.

In the City Tenpin League games at the T.B.C. last night the Aborigines won two from the Merchants and the Abbots took three from the Pats. Fred Pethan 501, Art Bennett 540 and H. Gilles 505, were the big rollers. The scores:

Aborigines	174	142	100	476
Merchants	104	204	103	511
Abbots	183	137	135	455
Pats	144	143	103	433
White	101	202	186	489
Art Disette	101	202	186	489
Totals	806	848	800	2454

QUICK DRESS SUITS.

There are frequent occasions when your tailor cannot help you in a hurry. You can get a suit in a day at a low price. M'Eachren's Quick Dress Suits. Phone Main 276. 58 BAY ST.

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RICORD'S SPECIFIC

The only Remedy which will permanently cure Gonorrhoea, Syphilis, and all other venereal diseases. Ricord's Specific. 353 Bloor Street West, Toronto.

BLOOD POISON

Have You Blood Poison? It is the most dangerous of all diseases. It attacks the blood and spreads to all parts of the body. It is caused by bacteria which enter the system through cuts, scratches, or sores. It is fatal if not treated. Cook's Remedy Co., 533 Bloor Street West, Toronto.

BRIGGS AGAIN IN BASEBALL.

On Saturday night the followers of the commencement of the Ontario Engineers. The Ontario Engineers have elected a new secretary and a committee of two to represent the club at the meeting of the Ontario Engineers Association. The Ontario Engineers Association is a body of men who are interested in the progress of the engineering profession in Ontario.

MONTEAL FENCING UNION.

The Montreal Fencing Union is a body of men who are interested in the progress of the fencing profession in Montreal. The union was formed in 1926 and has since that time been working for the improvement of the sport. The union has a number of members and is active in promoting the sport.

SAFER NOW TO SEND ALE.

The extreme cold weather at the commencement of the Ontario Engineers. The Ontario Engineers have elected a new secretary and a committee of two to represent the club at the meeting of the Ontario Engineers Association. The Ontario Engineers Association is a body of men who are interested in the progress of the engineering profession in Ontario.

TWO TOWNS BURNED.

Manila, Feb. 14.—Pulajanes attacked and burned two towns in the Province of Occidental Negros yesterday and killed six members of the constabulary. Two American teachers, W. J. Bessinger and Walter H. Lee, are reported to be missing.

WILL GO TO OWEN SOUND.

Carleton Place, Feb. 14.—(Special)—Rev. G. A. Woodhouse of Carleton Place has accepted the call from the Presbyterian Church, Owen Sound. His farewell sermon will probably be preached on Feb. 15.

BEACH SUCCESS HOCKEY CLUB.

Beach Success Hockey Club, which has been playing for some time, has a number of players who are interested in the progress of the sport. The club has a number of members and is active in promoting the sport.

ACOT PARK ENTRIES.

Los Angeles, Feb. 14.—First race, 3 furlongs, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 1:28.2.

OAKLAND ENTRIES.

San Francisco, Feb. 14.—First race, 3 furlongs, selling—Horsehoe, 10 (Dodge), 6 to 1; 1; Fenian, 102 (J. Lee), 4 to 1; 2; King of the Valley, 102 (J. Shea), 12 to 1; 1; Time 1:28.2.

TO-DAY'S SELECTIONS.

First Race—Whisk Broom, Lattie, Buckle, Red Scott.
Second Race—Lemon Girl, Louisa Mack, Manon.
Third Race—Gold Medal, Oshesa, Ed Spruill.
Fourth Race—Rusk, Miss Leeds, Field Lark.
Fifth Race—Orly II, Redford, Lady Blanche.
Sixth Race—Captain Taylor, Prince Howard, Red Scott.
Seventh Race—Lucy Marie, Agna, Fire Alarm.
Eighth Race—Lucy Marie, Agna, Fire Alarm.

TEAMS TO ROLL HAMILTON.

Two Toronto teams bowl against two Hamilton teams on Saturday evening, 19th inst. Following are the local players: Central League—A. Hackett, George Durham, H. Breen, Walter Lewis, A. J. Hiram, Wm. Williams, C. H. Good, Ed. Sturges, George Cappa, Harry Wells, Wm. Mansel, Lou Archambault.

WINTER TOUR TICKETS.

When leaving on an extended winter tour, whether it be to the Sunny South, California or a journey embracing a number of the delightful wintering places of the continent, the best safeguard against traveling troubles is a through ticket, Toronto to Toronto, without both one-way and return fares, made or anything to be done except travel on it in comfort. Just this kind of ticket may be obtained at Canadian Pacific offices, at special reduced winter tourist rates, good to return until the end of May, and carrying especially liberal stop-over privileges and variations of routing. If you are interested call in at the city office to-day and let us talk it over with you.

MARKHAM TOURNAMENT RESULTS.

Markham, Feb. 14.—There was another bumper hockey night at the tournament and the spectators got full value for their money. The Toronto team had a big bunch of rooters on hand and were one of the best of the tournament. The first game, between Toronto and Markham, was a hard fought affair. Toronto won by a score of 4 to 1.

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ROWLEY YOUNG THE STAR.

Pittsburg, Pa., Feb. 14.—(Special)—Pittsburg's Rowley Young is the star of the hockey season here to-night, the visitors winning by 3-2. The first half was about even, but the second half was dominated by the blue and white. The game starts at 8:15.

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MORE WORRY FOR VANZANT LETTER STOLEN FROM DESK

Should Have Been Handed Into Commission—Further Conflict of Evidence.

Commissioner Judd intimated yesterday that the Vanzant enquiry, was practically over, though he might in the course of two or three weeks sit for a day to hear argument. Yesterday counsel were not ready to go on, and it was suggested that the argument be submitted in writing. Mr. Baird and Mr. Higgins were willing, but Mr. Hearn, the guard Connolly, made a strong protest. The charges of improper conduct made by Edith Elton against the governor were emphatically denied by him. He had gone to the house, but it was to get more information concerning the conspiracy to accomplish his dismissal from the jail. He admitted giving the gun to the information. She had written to him, holding him up for a man of \$10. The letter, he alleged, had been stolen from his desk during his recent illness. He admitted having the letter in his possession after the investigation commenced, although he had been ordered to produce all letters and papers. The governor testified that he had conducted sales for prisoners at the instance of the detective department, but had never made a cent out of this business. He had allowed the matron to take a female prisoner downtown, because the prisoner was able to furnish cash bail and just wanted to go to the bank for it. The money was immediately forwarded to the crown attorney. Witness denied all charges of improper conduct. He had never been at the Elton house until he went in response to a letter from her telling that Brown and Morrison wished her to sign an affidavit concerning him. He replied, asking the girl to meet him at his lawyer's office, but she did not turn up. He gave her \$3 for her trouble in giving him a declaration. The charges of misconduct with others, he termed absolutely false. Guard Harris, he said, was lazy, and had to be reprimanded, hence his hostile story. Vanzant admitted that he had let a prisoner go because he handed over a town-ticket as security for paying his fine. The commissioner wanted to

know if there was a rule for this. The governor explained that it was the custom, and that there was no rule against it. In reference to the disappearance of the letter, witness opined that Guards Harris and Addy were dishonest. He had reported them to the sheriff, but no action had been taken. He admitted having failed to report to the inspector as the rules require. Mrs. Vanzant stated that her husband had shown this letter from Edith Elton to her, and that she had cautioned him to put it away safely, and at the same time remarked that it looked like a trap. The contents of the letter, as far as she could remember, asked for a loan of \$10, and also said that Brown and someone else were after her (Elton) to lay charges against the governor.

Steward McMillan and Guard Harris stated in rebuttal that the stories that they had told were true, and that the evidence of the governor and the witness for the defence was incorrect.

Mr. Hearn wanted to put in some photos showing different views of the office at the jail.

"There is nothing in it," said the commissioner. "You are just trying to waste time."

The counsel hesitated for a minute, and then said that he wanted commission evidence put in as it might be required later.

Guard Addy swore that in no shape or form whatever, directly or indirectly, did he have anything to do with the letter that was received by Connolly, threatening his "hart's blood."

BRIAND SUBSERVIENT.

Socialists Not Pleased But Press as a Whole Welcome Settlement.

Paris, Feb. 14.—M. Briand, the minister of education, is silent relative to the negotiations between Mgr. Amleite, the coadjutor Archbishop of Paris, and the prefect of the Seine, M. De Seives on the subject of the modified contract for the lease of the churches. Some of the advanced socialist organs are manifesting irritation at M. Briand's "subservient" attitude, but as a whole the press of all shades of opinion is expressing the heartiest satisfaction at the prospect of an end to the religious dispute.

The Petit Parisien claims to have authority to state that if the Vatican authorities do not sanction the result of the present effort to effect conciliation, the government will not do anything further in that direction.

National Trust Co. The staff of the National Trust Company at Toronto has been rearranged as follows: W. T. White, general manager; W. E. Bunde, manager Toronto office; R. Home Smith, assistant manager; J. C. Breckenridge, secretary.

Mounted Policeman Hurt. Mounted Policeman George Thompson's horse reared and fell on him yesterday morning. William Vokes saw the accident and drove the officer to No. 1 station. He was then taken to St. Michael's. His back is injured.

Salt-life in every grain—delicate, piquant—perfect crystals—absolutely pure—WINDSOR SALT.

Canada's Handsomest Newspaper PICTORIAL FEATURES OF THE NEXT ISSUE OF THE SUNDAY WORLD

Algoma's Request The large and influential delegation from New Ontario which waited on the legislature on Wednesday and demanded "a square deal" had general sympathy. The Sunday World presents a page of views showing the achievements and potentialities of that important section of the province. What has been accomplished suggests the extraordinary possibilities with reasonable government co-operation.

Schubert Choir Toronto rejoices in two of the greatest choirs on this continent. The Mendelssohn has been covering itself with glory in Buffalo and New York. The Schubert is preparing for its second concert here in conjunction with the Chicago Symphony Orchestra. Fine portrait group of the choir of 225 voices.

Royal Canadian Bicycle Club Interesting group of portraits of the new officers of the Royal Canadian Bicycle Club, which is maintaining its large membership and will be represented at all the meets next summer.

Eugene O'Keefe's Gift Mr. O'Keefe of this city turned over to St. Monica's Catholic parish at Reginton last Sunday, a new church, completely furnished, even to vestments, as a gift. A picture of the fine edifice is given.

Some Portraits Good portraits appear of John D. Rockefeller, who has just given \$32,000,000 to the cause of education; of the late Thomas Hyland Lynch, of Prof. Scanlon and J. F. London.

Outdoor Sports Toronto young people have had glorious sport outdoors this winter. A few pictures illustrate its overflowing measure.

Pre-Lenten Fashions The pre-lenten fashions gave the keynote to the spring styles. Illustrations and authoritative text guide the smartly dressed woman in the correct way to the modes of early spring.

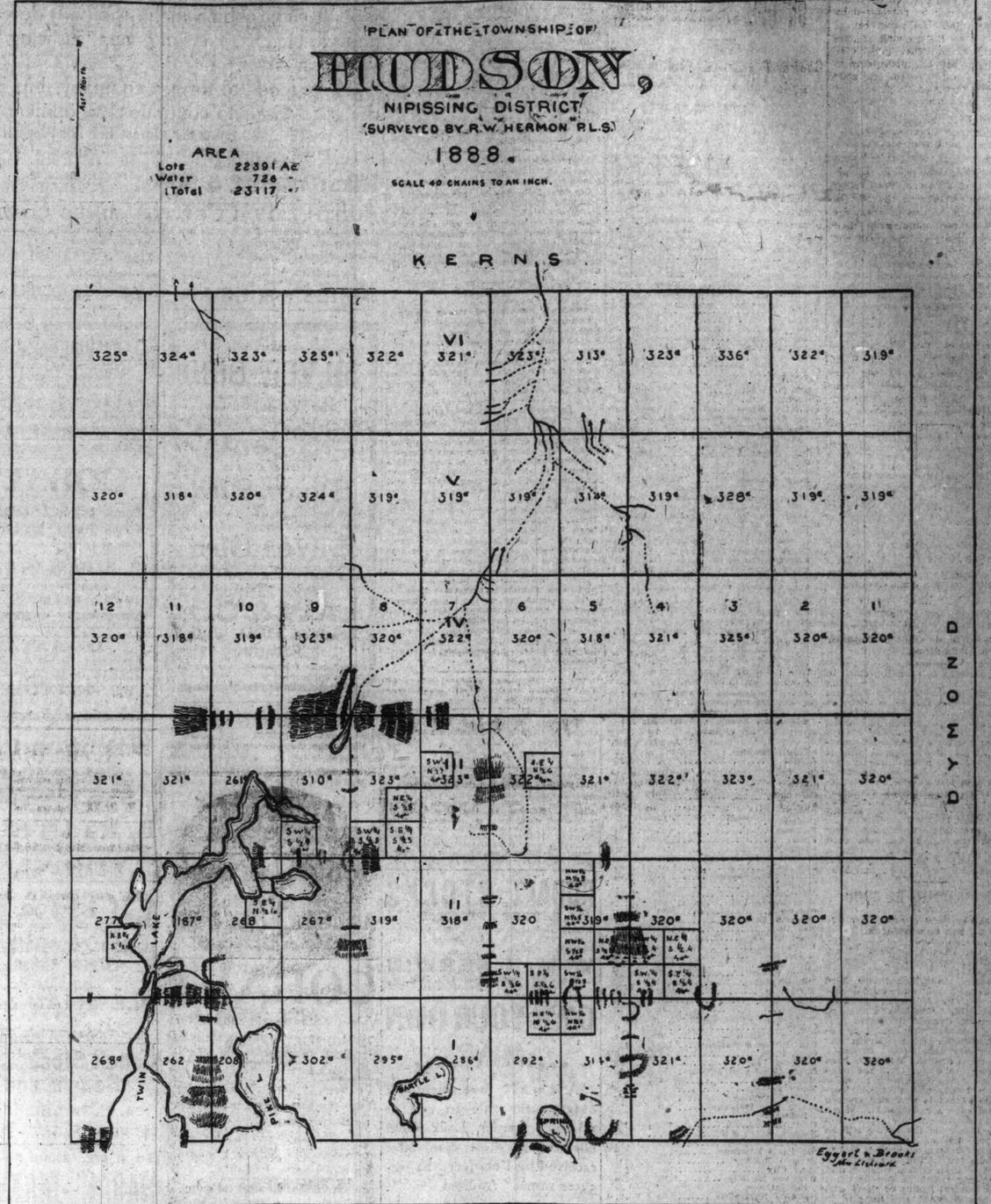
Meisterschaft School Fine group picture of the matriculation class of 1906-7.

Hockey Group portraits are given of the hockey teams of the I.C. B. U. and East Toronto Intermediates. There is much more—plenty of it; including an unusually interesting bunch of babies' and "Pathfinder's" column for amateur photographers.

The Toronto Sunday World \$2.00 a Year, Delivered. 5 Cents a Copy.

BROOKS HUDSON SILVER MINING CO., LIMITED Authorized Capital, \$500,000

In Fully Paid and Non-Assessable Shares at \$1.00 each. (No Personal Liability.) Home Office - NEW LISKEARD



APPLICATION FOR STOCK IN Brooks Hudson Silver Mining Company, Limited. Incorporated by Letters Patent by Lieutenant-Governor in Council of the Province of Ontario. Authorized Capital \$500,000 Divided into 500,000 Shares of the par value of \$1 Each NO PERSONAL LIABILITY. I hereby agree to purchase that number of Shares and I hereby agree to accept delivery of the said number of Shares as my part thereof. I hereby appoint... or the Secretary of BROOKS HUDSON SILVER MINING CO., Limited, for the time being, my true and lawful Attorney for me and in my name and behalf to accept all such transfers as may be made to me of the said Shares or any part thereof in the books of the Company, and to do all lawful acts necessary for effecting the premises, and to register me as the holder of said Shares. Dated at... day of... 1907. Witness: Name in full... Address in full... NOTE.—Make Cheques and Post Office Orders payable to Brooks Hudson Silver Mining Co., Limited, New Liskeard, Ontario. No personal liability. Received from... Dollars for Shares of Capital Stock of BROOKS HUDSON SILVER MINING CO., Limited. Dated at... day of... 1907.

The Brooks Hudson Silver Mining Company, Limited, affords to conservative mining men and others an investment equalled by few—surpassed by none. Authorized capital only \$500,000.00, divided into 500,000 shares, par value \$1.00, each fully paid and non-assessable. The properties of the Brooks Hudson Silver Mining Company, Limited, consist of 22 claims of 40 acres each, located in the township of Hudson, on every one of which valuable discoveries have been made. Other properties have been added since incorporation, till at time of writing the Co. have an area of over 1000 acres of good mineral lands. Some preliminary work has been done and a few assays obtained, showing very favorable returns in gold, silver, copper, cobalt and zinc. EXPERT'S REPORT—Mr. Jacob M. Eggert, M. E., who submitted a report after examination, says: One thing is quite certain, that your Co. has a large number of veins rich in copper ores of various kinds, and so large that no dead work need be done and so rich that it will not come below 6%. Another thing seems to be certain also, that on several of your claims silver in paying quantities will be found. The claims are admirably situated as far as transportation is concerned, and all are near to already existing good roads and all have plenty of timber for mining and building purposes. I feel certain that what you have will prove to be mining claims of no mean rank, and claims worthy of confidence. Subscriptions for a small block of 50,000 shares only are being received at 75c. per share. Stock will be advanced to \$1.00 per share as soon as this lot has been sold. DONT DELAY—send in your orders NOW; stock is going rapidly; why wait for stock to advance to double the price. Contracts for building two camps have already been given, which will be completed in about two weeks. Work on No. 1 shaft, on lot 5, is being commenced on Wednesday of this week. Five other shafts will be put down with all possible despatch as soon as camps are completed.

F. W. HAYNES, McLEOD & HERON, New Liskeard, Ont., Fiscal Agents.

CONGREGATIONAL PROGRESS Jubilee Fund Has Cleared All But One Church of Debt. Reports were submitted to the Toronto District Association meeting of... CASTORIA. The Kind You Have Always Bought Bears the Signature of Dr. H. H. Plummer

Congregational churches in Bond-street Church, showing that the jubilee movement of last year had cleared every church in the district of debt except Bond-street Church of Toronto, and that since that movement all the churches had largely increased their contributions toward home and foreign mission work. Rev. W. T. Gunn, lately appointed pastor at large in charge of Congregational mission work in the Northwest, in an address on "The Congregational Outlook," said that \$10,000 had recently

been subscribed toward extending missions in Manitoba and the Northwest by Canadian philanthropists. Mr. Gunn will have direct supervision over this work, his salary having been guaranteed by F. C. Muner of Granby, Que. Rev. J. W. Padley spoke regarding church unity. He favored a confederation of all the religious forces as the one need toward expanding Canada. In the evening, Rev. John Schoenfeld gave a scholarly talk on "Truths That Need Emphasis," which he crystallized as "the reality of the spiritual life," and "a certainty of retribution." Rev. Wm. Spurgeon preached a powerful Gospel sermon from the text, "If I be lifted up, I will draw all men." Mr. Spurgeon will preach in Bond-street Church again this evening. Rev. William Hopkins presided. Ottawa to Get "Cold Justice" Ottawa, Feb. 14.—An Ottawa civic deputation to-day asked that the government, while receiving rentals from its recently acquired property on Sussex-street, should not avoid city taxes. The city this year loses \$100,000, the tenants declining to pay on the ground

that government property is exempt. Mr. Fielding admitted that there is something in the contention, but went on to say that the Ottawa City Council, and the citizens generally, complained entirely too much of their treatment by the government. He said it seemed to be regarded as a crime to put up a new building lest taxation would be lost. Will Not Resign. Paris, Feb. 14.—Formal denials were issued to-day of the reports that Premier Clemenceau intends resigning his

Advertisement for 'The Sunday World' newspaper, featuring various headlines like 'STOCK TRADE', 'Wednesday', 'MARKET A TRIAL', 'MANAGER', 'CATTLE', 'Heavy Draft Horses', 'Farm Implements', 'WINDSOR SALT', 'Canada's Handsomest Newspaper', 'Schubert Choir', 'Royal Canadian Bicycle Club', 'Eugene O'Keefe's Gift', 'Some Portraits', 'Outdoor Sports', 'Pre-Lenten Fashions', 'Meisterschaft School', 'Hockey', and 'The Toronto Sunday World \$2.00 a Year, Delivered. 5 Cents a Copy.'

Merchants Fire Insurance Company.

The Ninth Annual General Meeting of the Shareholders of this Company was held at the Company's Head Office, 4 East Richmond-street, Toronto, Thursday, Feb. 14, 1907.

DIRECTORS' REPORT

Your Directors in submitting the usual Statement of the Company's affairs for the year ending Dec. 31, 1906, consider that the results of the Company's operations, and the position which it has attained, are cause for congratulation. The new business transacted, the premium income, and the increase in assets are substantially greater than in any previous year, with careful underwriting. The gross premiums were \$109,275.06, showing an increase of \$17,222.17 over 1905.

The net amount at risk has been augmented in the past year by \$2,064,418, and now stands at \$13,292,710. The profit on the year's business is \$10,045.73, or 19.00 per cent. on the paid-up Capital Stock, out of which the payment of two dividends at the rate of 5 per cent. per annum was made.

The General Expense Ratio for 1906 was 37.45 per cent., as against 37.51 per cent. in 1905.

The General Loss Ratio for 1906 was 41.30 per cent., as against 39.17 per cent. in 1905.

The Government Deposit has been increased from \$50,000 to \$52,500, thus giving the Merchants the largest Government Deposit of any Provincial Fire Insurance Company.

All adjusted losses for the year have been promptly paid, and for unadjusted claims an appropriation of only \$1,421.38 was required.

The Company has a thorough organization, and with careful underwriting, and judging by the past success, a record year may be looked for in 1907.

Respectfully submitted, GEO. H. HEES, President.

JOHN H. C. DURHAM, General Manager.

Revenue Account, December 31st, 1906.

EXPENDITURE		INCOME	
Expenses and adjustment		Gross premium income	\$109,275.06
Fire claims and adjustment	\$1,421.38	Interest	2,340.92
Expenses	\$7,004.13	Endorsement fees	171.71
Rebates and re-insurance	24,524.03	Brokerage commission	110.82
Expenses of management, salaries, Directors' fees, agents' commission, traveling, printing and all other expenses	31,322.86		
Profit for the year	10,045.73		
	\$111,906.66		\$111,906.66

Balance Sheet, December 31st, 1906.

LIABILITIES		ASSETS	
Capital stock paid, \$25,000.00	\$25,000.00	Capital stock liable to call	\$224,234.50
Re-insurance premiums	1,102.37	Good's plans	2,082.20
Provision for reported fire losses	1,405.02	Office furniture and fittings	1,181.85
Re-insurance reserve	63,710.96	Endorsement fees	10,155.38
	\$91,218.35	City of Toronto, Sterling	36,499.99
		Debentures	7,500.00
		Central Canada Debentures	2,500.00
		Huron and Erie Debentures	5,832.24
		National Trust Co., Limited	10,000.00
		Deposit receipt Union Bank	9.46
		Cash on deposit Union Bank	13,779.85
		and on hand	72,130.29
		Profit and loss account	\$446,219.25
			\$446,219.25

We have duly examined the Revenue Account, Profit and Loss Account and Balance Sheet, with the Books of the Company, and do hereby certify that they are correct.

We have also examined the Vouchers for the various payments, together with the Securities, Bank and Cash Balances, and found them correct.

GEO. CLAY, A.C.A.; ALBERT J. WALKER, A.C.A., Auditors, Toronto, Jan. 28, 1907.

Security to Policyholders

Debentures \$62,500.00

Cash in Union Bank 13,779.85

Real estate assets 24,524.03

Subscribed Capital uncalled 24,334.80

..... \$71,580.57

The following gentlemen are the Directors for 1907: George H. Hees, Ralph E. Gibson, Dr. George Sterling Ryerson, Hon. D. McMillan, Bloss P. Corey, Thos. Kinneer, R. A. Wood, Thom. Foster, John Patterson and John H. C. Durham.

At a subsequent meeting of the Board of Directors the following were re-elected: Mr. George H. Hees, President; Mr. Ralph E. Gibson, First Vice-President; Dr. George Sterling Ryerson, Second Vice-President; John H. C. Durham, General Manager.

FRATERNAL INSURANCE

Contained From Page 1.

It so, had supervised an equitable scale should be devised.

W. H. Hoyle objected that the vast interests involved would operate, in the event of an attempt to impose government rates, to defeat the proposed object. There were societies and societies, some of them in a sound condition actually and other perhaps in a different condition. The application of the resolution to these would possibly result in the increase of rates to old members, so as practically to exclude them. He concluded with a warning that any attempt to compel the adoption of government rates would end in disaster.

Mr. Hoyle's contention that old members might be squeezed was one of the best reasons for requiring government insurance. It should be done now, in the legislature to stop mismanagement. They might call such interference nationalization, but the name did not frighten him a bit.

The debate was continued by D. J. McDougall, who disagreed with Mr. Hoyle.

J. J. Craig thought the government should either supervise the rates or should not seem to do so. The old members in the societies had been getting insurance for years below cost, and now when rates are proposed they should be satisfied.

J. A. Auld supported the motion, and in the opposition to Mr. Hoyle's views.

Important, Says Mr. Foy.

Hon. J. J. Foy said the government did not regret the motion had come up, since it dealt with an important question. With over \$300,000,000 at stake and in view of other statements made, important interests were shown to be involved, and the material advantage of many depended upon it.

There were two points in the motion. One referred to the vast interests requiring a government inquiry. The time for that was not now, but many years ago. When the friends of the mover of the resolution were in power they did nothing to correct the rates. If anything could be done now the government would only be too glad to take it into consideration and remedy the wrong. But they would have to be careful.

In trying to devise a remedy they might do greater harm than if no steps were taken. If a fixed minimum rate were insisted upon for adoption it might render some companies insolvent by putting people in the position of being unable to keep up with their payments. These things would be done against in what might be done.

Minimum figures had been set forth in schedule A of the Insurance Act, in

what is known as the Hunter rate. The annual insurance reports and comments thereon were having some effect in making the companies adopt better rates.

He assured the house the whole question would be looked into by the government and meanwhile would ask the honorable member not to press his motion at the present time.

For Educational Purposes.

Hon. Mr. Graham said his object was not to press the motion on the government unduly, but rather to educate the societies, and possibly some members of the government, on the magnitude of the question. He accepted the assurance of the attorney-general and withdrew his motion.

An interim vote of \$24,000 was asked for certain special purposes.

Col. Matheson stated that the formation of the bill had not been exhausted, but the provincial auditor took a strict view of his duties and had formerly prevailed, and he required specific sums for purposes not mentioned in the former, provisional estimates. The sums required were \$30,000 for the removal of the \$4000 on the power commission, \$2000 for bounty on fishermen, \$2000 for superannuation teachers; \$40,000 commutation of veterans' land grants.

The vote was passed.

The following bills were read a first time:

An act respecting the provisional County of Haliburton—Mr. Carnegie.

An act to amend the Assessment Act—Mr. Clark.

An act to amend the Municipal Drainage Act—Mr. Ferguson.

An act respecting mortgages of real estate—Mr. Elber.

An act to amend the Municipal Act—Mr. Clark.

An act to amend the Ditches and Watercourses Act—Mr. Ferguson.

Mr. Elber's bill provides that where a mortgage bears a certain rate of interest any person entitled to redeem the mortgage shall be entitled to do so any time after the date of payment of the principal on giving three months' notice and shall not be charged a higher rate than provided in the mortgage and without having to pay in interest a premium for the three months' mentioned. It proposed that this shall apply to all mortgages made by loan corporations after the passing of the act.

Mr. Clark's bill will allow a clerk or treasurer of a municipality to be also tax collector, and to provide that tax notices in towns and townships may be sent by mail.

Mr. Ferguson's (Greenville) bill provides that the clerk of a municipality concerned must give notice by registered letter within five days of the filing of an award, those aggrieved to have 15 days in which to appeal.

At the request of Hon. Mr. Hanna G. H. Ferguson withdrew his bill to

COBALT ORE SHIPMENTS.

Following are the weekly shipments from Cobalt camp, and those from January 1 to date:

Week ending Feb. 9.	Since Jan. 1.	Week ending Feb. 9.	Since Jan. 1.
Buffalo	279,000	LaRose	241,087
Cobalt	229,020	McKinley	60,000
Cobalt Central	32,307	Nipissing	105,800
Foster	43,000	O'Brien	687,892
Green Meahan	81,200	Silver Queen	485,831
Kerr Lake	75,000	University	125,683
			61,383

The total shipments since the last of January, 1907, were 2,373,006 pounds or nearly 1187 tons.

amend the Municipal Act by extending to townships the provisions for qualifying of electoral candidates given last year to cities.

Hon. Mr. Cochrane's bills to amend the Free Grants and Homesteads Act, and respecting the land grant to the G.T.P. Railway were given second readings.

Second readings were given J. P. Downey's bill to amend the Municipal Light and Heat Act, and R. E. Clapp's bill to amend the Municipal Act.

Mr. Bowyer will ask: Is the government aware of the recent trouble and litigation between Dr. Critchton, a duly qualified physician of this province and the body known as the Medical Council of Ontario? Is it the intention of the government at this season to introduce legislation with the object of curtailing the powers, real or alleged of the said Medical Council of Ontario?

Mr. MacDermid: Bill to amend the Assessment Act, Bill to amend the Ditches and Watercourses Act.

M. S. McCarthy, M.P., Calgary, occupied a seat on the floor of the house.

MAGAZINES AT DISADVANTAGE

Can't Compete With U.S. Periodicals in a Dignified Way.

John A. Cooper of The Canadian Courier was the guest of the Empire Club yesterday and he addressed a large attendance of members on the subject of "Imparal Postage." He spoke of the work Sir William Mulock had accomplished along the line of this vexed question, in which he had obtained domestic rates of postage from home newspapers to Canada, but said we were still at a remarkable disadvantage with Great Britain on matters of postal interchange compared with similar relations existing between the country and the United States.

The arrangement made between Canada and the United States in 1875 in the matter of domestic rates, before the existence of our C.P.R. and other lines, in the west may have been fairly reciprocal and neutral under the conditions existing at that time, now since our great western extension of railway systems we are carrying 50 pounds of our mail to the coast for that country to every pound of ours conveyed by its postal system.

Canada demanded an average of 30 per cent. duty on imported papers, but Munsey or McClure could fill as much blank paper as they chose, with advertising and send it up in the shape of a magazine and send it across the frontier free of any tariff charges.

It is pointed out that the Canadian printed in Canada, and imported papers, but adopting methods which no self-respecting journal should use.

If Canada is to remain a part of the British empire, some better means than those existing must be adopted to enable Canadian youth to learn to imperialize and other vital matters that were essential to British connection.

RATHER WORK ON SUNDAY.

Condition of Miners' Bank Houses Heads of Sabbath Observance.

Commenting on the situation with respect to the observance of the Sabbath Day in the mining regions of British Columbia, Rev. G. Shearer, who has just returned from an extensive trip to the west, stated yesterday that the conditions surrounding the life of the average miner are of the worst possible character.

"When off duty," said Mr. Shearer, "the hours of the miner are a day, there is no place in which the men may stay except the bunkhouses, and these are for the most part of the most unsanitary construction. They consist of a room, a bathroom, and altogether bad. The men prefer to work seven days in the week to resting on the Sabbath, and presumably on account of the accommodation afforded."

The general secretary of the Lord's Day Alliance claims that the enforcement of the Lord's Day Act is already bearing good fruit, and cited a number of leading mining firms in the province who are already engaged in erecting and improving the bunkhouses of the men in view of the Sabbath, and more Sunday labor along general lines will be permitted.

REPEAL THREE-FIFTHS CLAUSE

Hon. G. P. Graham Suggests Change in Local Option Law.

The Liberal party in the legislature will contest the three-fifths clause of the Local Option Act of last session, Hon. G. P. Graham having given notice of a bill for its repeal.

He will also introduce an amendment to the same act with a view to placing the license commissioners and inspectors in a somewhat similar position to members of school boards, making it illegal for them to hold contracts, verbal or written, with any person engaged in the liquor trade, whom they may have any official business with.

ANXIOUS FOR PEACE.

Washington, Feb. 14.—Despatches received by the president to-day from the president of Nicaragua and Honduras give assurances of the maintenance of peaceful relations between those two countries.

Municipal Improvements.

Approval of the issue of \$100,000 debentures for waterworks extension is asked for by Peterboro from the municipal and railway board. Woodstock wants \$250,000 debentures authorized for a similar object. Fort William has filed plans for a municipal street railway system.

The many friends of F. X. Mercier, formerly of Toronto, who have followed his career in Paris, since his departure from this city, will learn with delight that he has returned for a short visit to his relatives, some of whom prevailed upon to give one concert at Massey Hall on Thursday evening, Feb. 28.

Monsieur Mercier left here eight years ago for Paris, at the age of three years of study he was selected from 41 candidates to assume the tenor roles at L'Opera Comique the home of grand opera in Paris. Shortly afterwards he appeared at Covent Garden, London. The wonderful quality and range of his voice, as well as his artistic equipment, have won him success in every capital of Europe.

Four Fingers Gone.

Wm. B. White, employed by Charles W. Keith, printer, 11 Colborne-street, lost four fingers of his right hand in a printing press yesterday. He lives at 272 1-2 Wellesley-street.

BUY Silver Bird At 15 Cents Per Share DON'T YOU REMEMBER

That within the past year you could have purchased Silver Bird at 80 cents, and that if you had done so you could now sell it at \$2.10?

Don't you remember that you could have bought Buffalo within the past year at \$1.00, and if you had a few shares of it to-day you could sell it at \$3.50 per share without any trouble?

And now, again, don't you remember the Temiskaming and Hudson Bay Company offering their shares at 40 cents and begging the dear public to take it? Perhaps you didn't buy any of it, but if you did you could get \$90.00 to-day for every 40 cents that you put into it.

Now, again, it has only been some two or three months since you could have bought Nancy Helen at \$1.00. Perhaps you have some of it. If you have you can get \$2.50 per share for it to-day.

Less than one year ago you could have got Nipissing at \$4 per share, and if you had it to-day you could sell it at \$12 per share.

The same can be said of the Colonial, the Right of Way and other shares. If you had bought them at their first issue price you could sell them to-day at from 300 to 700 per cent. advance.

If you have not got any of these stocks referred to above, perhaps it is because some wise friend or neighbor advised you not to buy. Perhaps you went to some good and wise friend and said, "What do you think about buying this stock or that stock?" Perhaps he said to you, "Well, I don't know about this Cobalt proposition; there may or may not be silver up there. If I were you I would not buy."

Now, are you going to go to your friend again and ask him whether you shall buy some of the first issue of Silver Bird at 15 cents per share, or are you going to back your own judgment? Here is the cheapest and best buy that was ever offered in the camp, and at the first issue price of 15 cents per share—inside property as much so as were any of these other companies of which we have written at the time they were placed upon the market.

Use your own judgment. Be your own money-maker. Don't discount your own business ability. Your own judgment will tell you that red ink mining shares on the American continent. Every indication points to this; besides, the development and production justify this assertion. The deeper the shafts are sunk the richer the ore becomes. The older the camp the further the developments are spread out from the original discovery.

We believe that NOW IS THE TIME TO MAKE MONEY IN COBALIT and within the coming year our judgment will be fully carried out in this respect.

Use your own judgment. Be your own money-maker. Don't discount your own business ability. Your own judgment will tell you that red ink mining shares on the American continent. Every indication points to this; besides, the development and production justify this assertion. The deeper the shafts are sunk the richer the ore becomes. The older the camp the further the developments are spread out from the original discovery.

We want to call to your mind this fact—If you had placed \$500 in Temiskaming and Hudson Bay at its first issue price of 40 cents per share you would now have the nest little fortune of \$250,000 at the present market value, and still if you had bought \$500 worth of this stock at 40 cents per share perhaps your legal adviser or your kind, wise neighbor or friend would have laughed at you at the time you purchased it and told you you had thrown your money away. Now, don't understand us as inferring that by putting \$500 into Silver Bird it will be worth \$250,000 within the next year. We don't mean to say that. Of course it is possible, but we don't claim it will positively do it. We are only drawing an example of how foolish it is for one man who thinks an investment is a fool one asking another man, who knows nothing at all about the investment, whether he thinks it would be well for him to make the investment. We know from personal knowledge that many investors have been kept from investing in the first issues of Cobalt stocks and who would have made thousands of dollars simply because some one else advised them to keep out of it. We claim that the greatest profits are made by investing when the first issues are first placed upon the market. Now is the accepted time and the golden opportunity in Silver Bird. We firmly believe that Silver Bird will sell in the open market within the next six months at a dollar a share or more. We have come to this conclusion after having had the property thoroughly examined by competent and able mining men of years of experience. Silver Bird will never sell at a penny less than it is offered to-day.

We have mentioned the great advances that occurred in Temiskaming and Hudson Bay, in the Nancy Helen, McKinley-Darragh, Silver Queen and the Buffalo. We want to call your attention to the fact that Silver Bird is not as far away from the original discovery made by LaRoe, on the railway at the point known as the Timmins mine, as these properties are. Let us again call your attention to the fact that Silver Bird is on a direct line with the best properties that have developed far beyond the Silver Bird.

There is no question about it! This is one of the greatest opportunities, taking everything into consideration, that has ever been offered in the Cobalt camp.

Don't get the foolish idea that there is going to be any permanent depression in Cobalt mining shares or properties. Cobalt is only in its infancy. Within the present year Cobalt is going to see the greatest boom it ever had—far that matter the greatest boom that has ever occurred in mining shares on the American continent. Every indication points to this; besides, the development and production justify this assertion. The deeper the shafts are sunk the richer the ore becomes. The older the camp the further the developments are spread out from the original discovery.

We want to call to your mind this fact—If you had placed \$500 in Temiskaming and Hudson Bay at its first issue price of 40 cents per share you would now have the nest little fortune of \$250,000 at the present market value, and still if you had bought \$500 worth of this stock at 40 cents per share perhaps your legal adviser or your kind, wise neighbor or friend would have laughed at you at the time you purchased it and told you you had thrown your money away. Now, don't understand us as inferring that by putting \$500 into Silver Bird it will be worth \$250,000 within the next year. We don't mean to say that. Of course it is possible, but we don't claim it will positively do it. We are only drawing an example of how foolish it is for one man who thinks an investment is a fool one asking another man, who knows nothing at all about the investment, whether he thinks it would be well for him to make the investment. We know from personal knowledge that many investors have been kept from investing in the first issues of Cobalt stocks and who would have made thousands of dollars simply because some one else advised them to keep out of it. We claim that the greatest profits are made by investing when the first issues are first placed upon the market. Now is the accepted time and the golden opportunity in Silver Bird. We firmly believe that Silver Bird will sell in the open market within the next six months at a dollar a share or more. We have come to this conclusion after having had the property thoroughly examined by competent and able mining men of years of experience. Silver Bird will never sell at a penny less than it is offered to-day.

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Considerate Conservatism in Banking is to Care for many Interests, while Capitalizing None

The Sterling Bank of Canada Offices in Toronto 50 Yonge Street, Head Office Adelaide and Simcoe Sts. - Queen and Cross Ave.

GRAINS AGAIN STRONG CORN AND OATS ACTIVE

Chicago Market for Futures. Makes Another Quick Turn—Cables Are Irregular.

World Office, Thursday Evening, Feb. 14. Liverpool wheat futures closed today 1/4 to 1/2 cent lower than yesterday, and corn futures 1/4 cent higher.

ST. LAWRENCE MARKET.

Receipts of farm produce were 1700 bushels of grain, 40 loads of hay, 4 loads of straw, with several tons of dressed hogs.

Chicago Cattle Market.

Receipts of live stock at the city market, as reported by the railways, were: 92 car loads, composed of 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Hogs Market.

Receipts of hogs at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Sheep Market.

Receipts of sheep at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Calves Market.

Receipts of calves at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Poultry Market.

Receipts of poultry at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Eggs Market.

Receipts of eggs at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Butter Market.

Receipts of butter at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Cheese Market.

Receipts of cheese at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Lard Market.

Receipts of lard at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Tallow Market.

Receipts of tallow at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Soap Market.

Receipts of soap at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Flour Market.

Receipts of flour at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Meal Market.

Receipts of meal at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Bran Market.

Receipts of bran at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Middlings Market.

Receipts of middlings at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Shorts Market.

Receipts of shorts at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Middling Market.

Receipts of middling at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Fine Market.

Receipts of fine at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Extra Market.

Receipts of extra at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Super Market.

Receipts of super at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Double Market.

Receipts of double at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Triple Market.

Receipts of triple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Quadruple Market.

Receipts of quadruple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Quintuple Market.

Receipts of quintuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Sextuple Market.

Receipts of sextuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Septuple Market.

Receipts of septuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Octuple Market.

Receipts of octuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Nonuple Market.

Receipts of nonuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Decuple Market.

Receipts of decuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Undecuple Market.

Receipts of undecuple at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

92 LOADS AT CITY YARDS. GENERAL QUANTITY NOT GOOD

Trade Brisk at Advance of 10c to 20c Cwt. Caused by Montreal Demand.

Receipts of live stock at the city market, as reported by the railways, were: 92 car loads, composed of 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

The quality of the bulk of fat cattle was not any better than has been coming for some weeks past. Good to prime cattle are scarce.

The dealers from Montreal were anxious to get all available cattle into the city, and the market was brisk, all offerings being sold early in the day at an advance of 10c to 20c per cwt. in some instances over Tuesday's quotations.

Montreal has two markets, between which there is much rivalry at the present time. The market at the Point St. Charles market, and are reported as having been brisk, with a heavy supply.

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Dependable Goods Saturday Savings Right Prices

This is the Time for Indoor Work. Why not get busy and put up a splendid ceiling in place of one that is present unsightly one? The advantages of plastering or papering are as follows: Metallic ceiling, plastered or papered, is as durable as any other material, and is as cheap as any other material.

Plumbing Supplies. Every day's addition to our stock of Plumbing Supplies makes it more complete. We can supply you with anything and everything in this line. Dependable service is the watchword of this department. It will pay you to purchase Plumbing Goods here.

A Positive Guarantee. Of the most perfect satisfaction of the money back if returned within a reasonable time is the plan on which we sell the famous Stansons Hand Saw. It is the finest and most perfect tool of its kind which the most skilled workmen can produce. That is the kind of a Hand Saw for you to have. Come and get one.

For Floor Finishing Materials. Our store is the best equipped headquarters. We have all the complete requisites for treating floors, wood floors, parquetry, and sherry. We have all the crack and seam fillers, floor wax, and stain, pure white, pure blue, pure red, pure green, pure yellow, pure black, pure white, pure blue, pure red, pure green, pure yellow, pure black.

The Best Bargain in Gas Fixtures. Ever offered in this city, what we consider the finest and most beautiful gas fixtures, splendidly finished and of a unique design, not only are they beautiful, but they are also very economical. They give a soft and pleasant light, and are also very safe. They are also very durable, and will last for many years. They are also very easy to clean, and will keep looking like new for many years. They are also very cheap, and will save you a great deal of money. They are also very popular, and are being sold very fast. They are also very reliable, and will give you a great deal of satisfaction. They are also very attractive, and will add to the beauty of your home. They are also very practical, and will give you a great deal of utility. They are also very durable, and will last for many years. They are also very easy to clean, and will keep looking like new for many years. They are also very cheap, and will save you a great deal of money. They are also very popular, and are being sold very fast. They are also very reliable, and will give you a great deal of satisfaction. They are also very attractive, and will add to the beauty of your home. They are also very practical, and will give you a great deal of utility.

Have You Got It? Cash Register. A Cash Register is a necessity for every business. It is a reliable and accurate record of all your transactions. It is also very easy to use, and will save you a great deal of time and trouble. It is also very durable, and will last for many years. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

On the Proper Setting. The proper setting of a watch is a very important matter. It is a matter of life and death. A watch that is not properly set will not run accurately, and will give you a great deal of trouble. It is also very expensive, and will cost you a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

White Lead Has Advanced. White lead is a very important material in the paint industry. It is a reliable and durable material, and will last for many years. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

When the Furnace Fails to Make Good. A furnace that fails to make good is a very serious problem. It is a problem that can cause a great deal of trouble and expense. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

The Highest Experts Have Pronounced. The highest experts have pronounced this to be the best and most reliable of its kind. It is a reliable and accurate record of all your transactions. It is also very easy to use, and will save you a great deal of time and trouble. It is also very durable, and will last for many years. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

A Hot Drink at Night. A hot drink at night is a very comforting and relaxing experience. It is a drink that can help you to fall asleep, and can also help you to feel better in the morning. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

A Set of Bits at a Bargain. A set of bits is a very important tool in the construction industry. It is a reliable and durable tool, and will last for many years. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Prevention is Better Than Cure. Prevention is always better than cure. It is a principle that should be followed in all aspects of life. It is a principle that can help you to avoid many problems and difficulties. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Is Your Dog a Prize Winner? If you have a dog, you know that it is a very important part of your family. It is a dog that can help you to feel better, and can also help you to have a great time. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

You Can Reduce that Gas Bill. A gas bill that is too high is a very serious problem. It is a problem that can cause a great deal of trouble and expense. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

A Saving in Single Lights. A saving in single lights is a very important matter. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

There is Nothing Like Leather. There is nothing like leather. It is a material that is both durable and attractive. It is a material that can help you to feel better, and can also help you to have a great time. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

If You Only Knew How Handy. If you only knew how handy you are, you would be a great deal of help to many people. It is a skill that is very important in all aspects of life. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

A Snap for Machinists. A snap is a very important part of a machine. It is a reliable and durable part, and will last for many years. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Much Money Saved. Much money can be saved by following a few simple rules. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

A Special for Trap Shooters. A special for trap shooters is a very important matter. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Underpriced Sewerdrives. Underpriced sewerdrives are a very important matter. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

A Revolution in Gas Lighting. A revolution in gas lighting is a very important matter. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Here's a Plan that will help Some. Here's a plan that will help some people. It is a plan that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Intelligent Service. Intelligent service is a very important matter. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

The RUSSELL HARDWARE CO. The Russell Hardware Co. is a very important company. It is a company that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

126 EAST KING STREET. 126 East King Street is a very important address. It is an address that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

Prompt Delivery. Prompt delivery is a very important matter. It is a matter that can help you to save a great deal of money. It is also very popular, and is being sold very fast. It is also very reliable, and will give you a great deal of satisfaction. It is also very attractive, and will add to the beauty of your home. It is also very practical, and will give you a great deal of utility.

CONSIDERATE CONSERVATISM IN BANKING IS TO CARE FOR MANY INTERESTS, WHILE CAPITALIZING NONE

The Sterling Bank of Canada Offices in Toronto 50 Yonge Street, Head Office Adelaide and Simcoe Sts. - Queen and Cross Ave.

GRAINS AGAIN STRONG CORN AND OATS ACTIVE

Chicago Market for Futures. Makes Another Quick Turn—Cables Are Irregular.

World Office, Thursday Evening, Feb. 14. Liverpool wheat futures closed today 1/4 to 1/2 cent lower than yesterday, and corn futures 1/4 cent higher.

ST. LAWRENCE MARKET.

Receipts of farm produce were 1700 bushels of grain, 40 loads of hay, 4 loads of straw, with several tons of dressed hogs.

Chicago Cattle Market.

Receipts of live stock at the city market, as reported by the railways, were: 92 car loads, composed of 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Hogs Market.

Receipts of hogs at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Sheep Market.

Receipts of sheep at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Calves Market.

Receipts of calves at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Poultry Market.

Receipts of poultry at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Eggs Market.

Receipts of eggs at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Butter Market.

Receipts of butter at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Cheese Market.

Receipts of cheese at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Lard Market.

Receipts of lard at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Tallow Market.

Receipts of tallow at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Soap Market.

Receipts of soap at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Flour Market.

Receipts of flour at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Meal Market.

Receipts of meal at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Bran Market.

Receipts of bran at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Middlings Market.

Receipts of middlings at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Shorts Market.

Receipts of shorts at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.

Chicago Middling Market.

Receipts of middling at the city market, as reported by the railways, were: 1174 cattle, 2328 hogs, 756 sheep and 89 calves.</

