

A POWERFUL NOVEL  
"Sir Anthony's Secret,"  
BY ADELINE SERGEANT.  
Red Letter Series, At All Bookstores

TWELFTH YEAR

THROW THEM INTO THE SEA.

The ship captured some of the "soldiers" wounded. Each after lunch was released by the police, who had desperate hand-to-hand encounters with the assassins, but they became exhausted.

LONDON, Feb. 1.—There was rioting in Eastbourne at the Salvation Army celebration of the founding of the corps.

After the usual morning service the Salvationists marched to the town under police protection, but were only dispersed by rousing comments and a charge from the sidewalks.

In the afternoon a mob rapidly collected at the Army Citadel, and as the "soldiers" filed out, singing their processional hymn, they were surrounded by a mob of about 100 men.

A huge mob awaited the Army at the effect that Mataafa's followers have abandoned their cause and the danger of civil war is now over.

Man and Wife Married by Burglars. PARIS, Feb. 1.—Burglars entered the house of a man named Dubouche, near Compiegne, and after murdering his wife and plundering and setting fire to the house.

SAINT-JAMES, Feb. 1.—The Santa tunnel claimed its first victim. George Hawthorn, a well-known and popular young Londoner, was suffocated here this morning, and a brakeman named Joseph Whalen of the same train narrowly escaped meeting the same fate.

A Tunnel Conductor George Hawthorn was taking a freight train through the tunnel having become exhausted and half way through the couplings of the train broke in two places.

Several of the Salvatorians were badly injured, and the uniforms of all were spoiled.

SLAUGHTER OF SEVEN WOMEN. A case like that of the Schneders unearthed at Magdeburg.

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IT WAS A LIVELY SQUABBLE

DISCUSSING THE MERITS OF EN DIRECTOR CUNNINGHAM.

Ald. Gowanlock Prefers Some Serious Charges.—The Council Resolves to Have Them Investigated.

LONDON, Feb. 1.—The Council of the City of London has today discussed the merits of an amendment to the City Charter.

Ald. Gowanlock made a spirited speech against Mr. Cunningham, and took issue with the man from Ward 11, who is now in the position of alderman.

Then in detailing the charges and verse, Ald. Gowanlock pointed out that he considered Cunningham's conduct to be reprehensible.

PARIS, Feb. 1.—Tempis in an article published to-day says that a scarcity of munition is probably due to the fact that the French have been unable to procure munition from the new factories.

SIX THOUSAND ENGINEERS STRIKE. LONDON, Feb. 1.—Six thousand engineers employed in works on the Rivers Tyne and Wear have struck in consequence of a dispute regarding payment for overtime.

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SLAUGHTER OF SEVEN WOMEN. A case like that of the Schneders unearthed at Magdeburg.

NOTHING TO CHOOSE, A BATCH OF BUSINESS.

THE TWO PARTIES IN QUEBEC POLITICS ARE BOTH TARRIED WITH THE SAME SLICK.

MONTREAL, Feb. 1.—The political situation here in Quebec is about the worst which has ever struck this afflicted province.

Nothing to choose, a batch of business. The council went into Committee of the Whole last night with Ald. Bailey in the chair, to consider the reports of the Special Committee.

THE TOILETTE.—The Street Commission.—The Executive Committee.—The Executive Committee for salaries and supplies, \$17,100; Police Department, \$55,500; Public Schools, \$40,000; General Services, \$10,000; Committee on Waterworks, \$4,000; Committee on Light, \$15,000.

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STROUGLE FOR THE MAJORITY

THAT IS WHAT AGITATES THE ROYAL GRENADIERS.

The Royal Grenadiers are agitated by the fact that the officers are not being paid as they should be.

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SYSTEM IS THE BASIS OF BUSINESS.

The Best Business System in the NATIONAL CASH REGISTER.

OFFICE: 63 KING-ST. WEST

ONE CENT

THE HARVEST OF THE GRAVE.

FIVE HUNDRED DEATHS IN TORONTO LAST MONTH.

More Than Double Those of the Corresponding Month Last Year.—A Grippe Epidemic, Diphtheria, Bronchitis, Pneumonia the Chief Causes—Typhoid and Scarlet Fever Had Victims.

The mortality returns for January show unequivocally how severe an epidemic of the grippe has been in Toronto in the first month of this year.

During the early days of this year a grippe epidemic was in progress, and the Hospital reports show that the mortality was unusually high, many were overworked, and the epidemic was of a severe nature.

In addition to the ordinary causes of death such as old age, natural decay, influenza, diphtheria, 33, typhoid fever, 27, pneumonia, 25, bronchitis, 23, scarlet fever, 19, measles, 17, whooping cough, 15, and other diseases, 10.

Subjunctive forms of verbs from each of the cemeteries compared with January, 1901.

AN ANALYSIS OF THE RETURNS. At Mount Pleasant Cemetery 54 of the 100 interments were those of children under 14 years of age.

At St. Michael's Cemetery 25 of the 80 were children under 14 years of age.

At St. James' Cemetery 15 of the 60 were children under 14 years of age.

At St. George's Cemetery 10 of the 50 were children under 14 years of age.

At St. Paul's Cemetery 8 of the 40 were children under 14 years of age.

At St. John's Cemetery 5 of the 30 were children under 14 years of age.



THE AMUSEMENT WORLD.

"Niobe" at the Academy. There is something fresh and novel in "Niobe," the fantastic comedy that...

HE IS ENGLAND'S BEST.

Henry Arthur Jones, the latest English dramatist. An interesting sketch of the author of "Dandah," "The Middleman," and "The Dancing Girl"...

WONDERS OF NATURE.

ASULPHUR MOUNTAIN, AN INKY LAKE AND STREAMS OF MILK. Are Some of the Phenomena of Lower California—Exact Information of Them Furnished by an Editor and Civil Engineer—A Haggard Wanted.

LIFE ON THE OTHER PLANETS.

The Inhabitants of Some of Them Must Be About Three Inches High. The first thing which attracts our attention about other planets is their very difference in size, and this circumstance...

THE MONSTER SHOE HOUSE.

Over 40 per cent. less than retail prices. Ladies, Gents', Misses' and Children's Boots, Shoes, Slippers, Rubbers and Overshoes made by the best Canadian and American manufacturers...

TORONTO GENERAL AND SAFE DEPOSIT TRUSTS CO.

Capital and Reserve Funds, \$1,000,000. President—Hon. Edward Blake, LL.D., Q.C. Vice-Presidents—John H. Fisher, Q.C., LL.D., and J. E. McNeill, Esq., LL.D.

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The Young men building borders in the World... The most recent... The association...

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Advertisement for Dr. Owen's Electric Belts and Spinal Appliances, featuring a large illustration of a man and text describing the benefits of the device.

Advertisement for 'The Monster Shoe House' featuring a large illustration of a shoe and text about retail prices and product quality.

Advertisement for 'BASTEDO & CO' featuring a large illustration of a silver watch and text about guaranteed quality and price.

Advertisement for 'DIAMOND VERA-CURA' featuring a large illustration of a diamond and text about its effectiveness for various ailments.

Advertisement for 'THE DOCTORS AGAIN TRIUMPHANT' featuring a large illustration of a doctor and text about medical breakthroughs.

Advertisement for 'COPLAND IS SELLING THE BEST AND CHEAPEST GROCERIES IN TORONTO' featuring a large illustration of a grocery store and text about product quality and prices.



FOR DESERVING GIRLS.

The Nobles Building in Elm Street... The Young Women's Christian Association...

The Young Women's Christian Association... building in Elm-street has been a number of weeks...

The most noticeable feature is the somewhat peculiar arrangement by which the interior and exterior work...

Underneath is a set of coats, gymnasia, and a kitchen to be used in case of public entertainments...

Turning to the left there is a boardroom, a smaller hall, leading to the private sitting room of the board...

From this small hall a staircase leads to the roof, where are the water tanks...

Another it is calculated there is room in this institution for 70 girls, and the price range from \$25 to \$50...

The whole establishment will be a very comfortable home for a deserving class...

Woman, drenched and stretched... The head chorist that tried...

"Sister, be glad, there's help to be had; no longer be miserable; gloomy and sad; with health again, and a happy home."

"For creative, be healthy and happy again." "For by taking Dr. Pierce's...

"I have been suffering from a nervous disorder, and my health is now so good that I can do any work I wish to do."

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BOARD OF TRADE

Inaugural Meeting of the Members of the Board of Trade was held yesterday afternoon...

A resolution of condolence with Mr. Hugh Blair, first vice-president, in the loss of his wife was carried unanimously...

The most noticeable feature is the somewhat peculiar arrangement by which the interior and exterior work...

Underneath is a set of coats, gymnasia, and a kitchen to be used in case of public entertainments...

Turning to the left there is a boardroom, a smaller hall, leading to the private sitting room of the board...

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UNION LOAN AND SAVINGS COMPANY.

Twenty-Seventh Annual Meeting. The twenty-seventh annual meeting of the stockholders of the Union Loan and Savings Company was held at the Company's office...

The Manager, Mr. Macleod, read the notice convening the meeting, as also the Director's report, showing that after paying 8 per cent dividends at the rate of 2 1/2 per cent per annum and providing for all remaining to the credit of reserve account, and had been applied as follows:

Two half-yearly dividends at the rate of 4 per cent per annum, \$2,811.60; Reserve fund, \$1,000.00; Total, \$3,811.60.

Mortgages on real estate, \$2,307.00; Other assets, \$1,504.60; Total, \$3,811.60.

Real estate (company's buildings), \$1,022.99; Office furniture, \$17.77; Cash in hand, \$143.87; Total, \$3,811.60.

LIABILITIES. To the Public, \$48,160.10; Deposits, \$1,000.00; Total, \$49,160.10.

To Stockholders, \$4,000.00; Total, \$4,000.00.

Amount paid up (certified), \$2,000.00; Amount paid up (un-certified), \$2,000.00; Total, \$4,000.00.

Contingent account, last year, \$10,000.00; Total, \$10,000.00.

Dividend No. 15, payable Feb. 10, \$1,000.00; Total, \$1,000.00.

The following directors were elected: Chairman, James McKelvey; Vice-Chairman, James Crockett; Secretary, George W. Eastwood.

At a subsequent meeting of the board Mr. McKelvey was elected president and Mr. Crockett, vice-president.

The Manager, Mr. Macleod, reported that the company had received applications for shares from a number of new subscribers.

At the close of the meeting the directors adjourned to meet on Feb. 10, 1922.

MUSICAL AND EDUCATIONAL. A COPIABLE THE SIMPLEST BRIEFEST AND MOST COMPLETE COURSE IN MUSIC FOR TEACHERS AND PUPILS.

NEW YORK SCHOOL INTERNATIONAL BUREAU, 125 West 42nd Street, New York City.

MOST LIBERAL TERMS. WE KEEP 100 PACE MUSIC CATALOGUE.

Anglo-Canadian Music Publishers Association Ltd., 68 King West Toronto.

FOR BUSINESS EDUCATION ATTEND THE BRITISH COLLEGE.

MEETINGS. THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY (LIMITED).

Notice is hereby given that the Annual General Meeting of the Shareholders will be held at the Company's Office, 125 West 42nd Street, Toronto, on Wednesday, 3rd February next, at 2 p.m.

NERVOUS DEBILITY. Exhausting Vital Brains (the effects of early follies) thoroughly cured. Kidney and Bladder Diseases, Rheumatism, Gout, Gravel, etc.

ERROES OF YOUNG AND OLD. Organic Weakness, Failing Memory, Lack of Energy, etc.

THE WELL-KNOWN CHIROPDIST HAS REMOVED FROM CANADA - LIFE - BUILDING.

SAND! SAND! SAND! From Moor-st. Pits.

TO LET. OFFICES, LABOR, COMMERCIAL, PROFESSIONAL, all central; lowest rent. Paul S. H. 40 Yonge.

WANTED. GOOD GENERAL SERVANT - WELL RECOMMENDED. \$30 to \$35 monthly. J. W. Campbell, 125 Adelaide-st. E.

MARRIAGE LICENSES. H. S. MARA, ISSUER OF MARRIAGE LICENSES, 125 Adelaide-st. E.

ARTICLES WANTED. WANTED. OFFICE. TORONTO. W. H. H. 40 Yonge.

THERE IS A HEAP OF COMFORT

In a Glass of Good Ale. SPADINA BREWERY, 125 Adelaide-st. E. Telephone 123.

WHEAT HIGHER. Stocks Devoid of Interest - Provisions Lower - Corn and Cattle Firmer - The Visible Supply - Stocks in Store.

Grand Trunk first sold in London at 7 1/2 per cent, and 10 1/2 per cent for 1922.

Canadian Pacific opened in London at 9 1/2 per cent, and 10 1/2 per cent for 1922.

On the curb in Chicago at 3 p.m. May what was quoted at 9 1/2 per cent.

India shipments of wheat for the week 500,000 bushels, against 400,000 bushels last week.

In the visible supply wheat shows a decrease of 200,000 bushels over an increase of 30,000 and a decrease of 70,000.

American railway securities were weaker in London, declined 1/4 to 3/8 per cent.

American wheat markets were steadier to close, but showed a slight decline.

Not movements were reported in coffee prices today. Brazil is not offering freely.

Hard wheat, bush, 15,000 18.00; Soft wheat, bush, 15,000 17.00.

Wheat, bush, 15,000 18.00; Soft wheat, bush, 15,000 17.00.

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recommending the Company to my fellow countrymen and to my legitimate successors at its proper and just time. In proof of this I may say that a short time ago I contacted several of the Mutual Reserve members who are scattered in another Company and applied, without success, for another \$200 in the Mutual Reserve. I consider that President Harper and his colleagues are entitled to the gratitude of the civilized world for the boon of cheap and safe insurance, and for bringing the Mutual Reserve monopoly that applied the advent of the Mutual Reserve controlled the business of Life Insurance. Go on and prosper, I say. Mr. President Harper, you are at liberty to annex all the Life Insurance you can get at the lowest rates you are able to offer.

A VOICE FROM THE NORTH

Address of Warring Kennedy, Esq., at Toronto, Ont.

President Harper next introduced one of the oldest, ablest and most enthusiastic members of the Association, Warring Kennedy of Toronto, Ont., who spoke as follows:—

Mr. Chairman and Fellow-Members:—I paid my first visit to your institution six years ago through the earnest solicitations of my friend Mr. Wells, whom I met in New York and who spoke to me of the Mutual Reserve and its benefits. I was then a young man, and I was not at all conversant with the life insurance business. I was, however, attracted by the prospect of a new and better system of insurance, and I was desirous of knowing more of it. I was, therefore, very glad to see you here to-day, and I was glad to see that you were all so well, and that you were all so happy, and that you were all so successful. I was, therefore, very glad to see you here to-day, and I was glad to see that you were all so well, and that you were all so happy, and that you were all so successful.

In 1887 these companies \$34,401 to \$52,000; Mutual Reserve \$14,333. In 1888 to these companies \$33,401 to \$50,333; Mutual Reserve \$14,333. The Mortality Element is common to both systems, and almost identical, but under the Mutual Reserve System the amount collected for Expenses is the same at all ages under the system, is the same, four times greater at the age of 60 than it is at the age of 20.

It is considered by impartial critics as one of the best and most equitable systems of insurance ever devised, and it is the only system of insurance that is based on the principle of mutual benefit. It is the only system of insurance that is based on the principle of mutual benefit. It is the only system of insurance that is based on the principle of mutual benefit. It is the only system of insurance that is based on the principle of mutual benefit.

The Reserve of the Mutual Reserve Company is the largest and most valuable of any company in the world. It is the largest and most valuable of any company in the world. It is the largest and most valuable of any company in the world. It is the largest and most valuable of any company in the world.

These who reside in glass houses ought to remember that throwing stones is not a safe business. I repeat, what has been stated before, that the Mutual Reserve is the only system of insurance that is based on the principle of mutual benefit. It is the only system of insurance that is based on the principle of mutual benefit. It is the only system of insurance that is based on the principle of mutual benefit.

There are so many things that might be said in support of the Mutual Reserve, but I do not think it necessary to say more. I do not think it necessary to say more. I do not think it necessary to say more. I do not think it necessary to say more.

The resolution speaks of the success of the Mutual Reserve. This was seen. We will compare with the Mutual Reserve of the New York Life. The Mutual Reserve of the New York Life. The Mutual Reserve of the New York Life. The Mutual Reserve of the New York Life.

It is quite apparent that too much has been said of the Mutual Reserve. It is quite apparent that too much has been said of the Mutual Reserve. It is quite apparent that too much has been said of the Mutual Reserve. It is quite apparent that too much has been said of the Mutual Reserve.

Another important feature that I desire to emphasize is the question of management. It is the question of management. It is the question of management. It is the question of management. It is the question of management.

the company, and that no reasonable excuse or explanation has been offered to rebut the charge of gross neglect and incompetency in your management of the Company's property. What have you to say, Mr. President? "Ah! ah!" says the Trustee, "let me see—the surplus assets of the New York Life are \$14,700,570 and 88 cents—a grand showing, a grand showing."

"You don't understand me, Mr. President," replied the Trustee, "in addition to the charge which I have just mentioned, the Superintendent of Insurance declares that 'the facts presented to him clearly indicate that a state of affairs exists in the Company's agency management which is of a most serious character, and which, if continued, must prove ruinous to the Company.' He says that the commissions that you have paid are 'unwarrantable,' that the 'Company's surplus assets have been advanced to your agents without interest and upon insufficient security,' and that 'the Company's funds have been used for speculative purposes, and a greater portion of the profits arising therefrom have been presented to the agents, while the loss of the same falls upon the Company.' What have you to say, Mr. President?"

"Ah! ah!" said the Trustee, "the New York Life is a great and glorious institution. It is a great and glorious institution. It is a great and glorious institution. It is a great and glorious institution. It is a great and glorious institution."

"Excuse me for interrupting you," said the Trustee, "but you are not a little deaf?" "Excuse me, Mr. President," replied the Trustee, "but you are not a little deaf?" "Excuse me, Mr. President," replied the Trustee, "but you are not a little deaf?"

"I know such a man; he is an old Scotch doctor living in one of the townships of the neighborhood of Toronto. Like all very clever men, he has his faults, and one of them is that he is a little deaf. He is a little deaf. He is a little deaf. He is a little deaf. He is a little deaf."

"I am a doctor, and I am a doctor. I am a doctor, and I am a doctor. I am a doctor, and I am a doctor. I am a doctor, and I am a doctor. I am a doctor, and I am a doctor."

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BE A MAN! Cheap Gloves! ODD SIZES. ODD MAKES. To make room for our Spring importations of Gloves we are clearing out our present stock, which is at present comprised of...

W.A. MURRAY & CO TO HAND THIS WEEK NOVELTIES IN Veilings, Frillings and Ruchings CORRECT STYLES. CLOSE PRICES

NOTICE During Alterations To our premises, Bay-street, we have removed a large portion of our stock of WALL PAPERS

ELIAS ROGERS & CO Ontario Coal Company THE BEST IS THE CHEAPEST

DAVIES BROS. 231 and 233 Yonge-street. MASSACHUSETTS Benefit Association (Founded 1878)

MISS HOLLAND Clearing Sale! MISS DUFFY Also has put down the price of all Mantles remaining over to cost and even lower in order to clear the remaining stock.

112 YONGE-ST. TO THE LADIES Free of Charge Until Further Notice MISS J. PENLEY

MILL MACHINERY FOR JALE Cheap to Close an Estate No. 1 Combined Brush Smutter No. 1 Purifier. No. 3 Centrifugal.

WILLIAMS PIANOS Endorsed by the best authorities in the world R. S. Williams & Son, 143 Yonge-street, Toronto.

THE SPEIGHT WAGON CO Factory & Warerooms: NO. 7 ONTARIO - ST.

W.M. DIXON'S, 63 ADELAIDE-ST. W., Next door to Grand's.

J. & L. O'MALLEY Furniture Warerooms 100 QUEEN-ST. WEST

W.G. BARLOW 42 York-street, Toronto.

M'Dowall's New Store Where his Great Clearing Sale of Guns and Sporting Goods will continue for the balance of this month.

W. BAKER & Co's Breakfast Cocoa from which the excess of oil has been removed, is Absolutely Pure and is Soluble.

COFFEE ROLLS Cor. Adelaide-st. & King-st. Fresh Every Morning

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