

FOR SALE
CHOICE BUILDING LOT—80 x 100—
as King Street East, opposite
King Edward Hotel.
H. R. Williams & Co., 26 Victoria St.

THE WORLD
EIGHT PAGES—THURSDAY MORNING OCTOBER 19 1905—EIGHT PAGES

SENATE ROOMS
SENATE P. O.
TWENTY-SIXTH YEAR

PROVE WITNESS PERJUROR
DENIED SIGNING VOUCHER
Sensation at Insurance Inquiry—
Mutual Life Maintained Residence
for Officials at Albany.

New York, Oct. 18.—The district attorney's office to-day was called upon by the legislative insurance investigating committee because of the testimony of one witness, and the question of an arrest for perjury is now being considered by Assistant District Attorney Rand. The witness in question is George J. Plunkett, an 18-year-old telephone operator in the employ of the stationary firm of E. W. Lawrence & Co., from whom the Mutual Life purchased much of its supplies of this nature. It was brought out yesterday that among the vouchers for money charged to legal expenses was one for \$300, signed by George F. Plunkett. His identity was not disclosed until today, when Plunkett was called to the stand. He testified as to his employment, and when shown the vouchers denied that he had ever signed them. He further denied that he had ever received that amount of money from the Mutual Life, or that he had rendered the company service. Mr. Hughes asked Plunkett to write his name in ink on a piece of paper, which he did. This and the vouchers were then offered in evidence, and the similarity of the signatures was called to the attention of the committee. The sergeant-at-arms was thereupon sent to communicate with the district attorney's office, and soon Mr. Rand appeared, and he critically examined the signatures. Chairman Armstrong, when questioned about the matter later, said "it was up to the attorney's office."

Maintained Houses at Albany.
William M. Carpenter, a clerk in the supply department of the Mutual Life, made an excellent witness. He was under the direction of A. C. Fields, the superintendent of this department, and was close to Mr. Fields in his legislative supervision. At Albany Mr. Carpenter told of how houses have been maintained in Albany for about ten years at the expense of the Mutual Life. Mr. Fields occupied one only during the legislative session and on several occasions two members of the insurance company or the legislature lived at the house with Mr. Fields. Mr. Carpenter based the house and paid for the maintenance by the company. He did not know whether these members of the insurance committee ever shared in the expenses, he never received any money from them, but he said they might have paid Mr. Fields. No account was kept of these expenditures, and the money was all received on vouchers calling for disbursements of similar expenses.

Later Mr. Curdy, recalled, said he did not know that the Mutual Life's funds had been maintaining this house, all he did know that Mr. Fields had rented a house to evade the risk of illness in hotels. He was assured Mr. Fields in hotels. He was assured Mr. Curdy the entire expense of running the house had been \$250.

The End in View.
There was a long discussion at arms between Chairman Armstrong of the committee, Counsel Hughes and James M. Beck, acting attorney general. Mr. Curdy had frequently led up to points which gave the newspapers opportunity to put an ugly imputation against Mr. McCurdy, and that then Mr. Hughes dropped the inquiry before Mr. Curdy had opportunity to explain. Chairman Armstrong said Mr. Beck could make requests or suggestions to the committee, but the committee intended to carry out its purpose in the way it could get. Mr. Hughes then said that if he had erred at all it had been by showing courtesy when Mr. Curdy was in the room. "The witness who gets into a false position," he said, "is to be treated as he deserves to be treated and evasion always will be regarded to the contempt it always has received." There was loud applause as Mr. Hughes concluded.

Surprising Ignorance.
Frank R. Jordan, son of Thomas D. Jordan, former controller of the Equitable Life, was first witness. He is in the life insurance and real estate business. From Jordan an effort was made to obtain information as to his father's whereabouts. Mr. Jordan, the counsel to the committee, desires to question Mr. Jordan, as to the mysterious \$250,000 loan made to the father by J. W. Alexander, former president of the Equitable, as trustees. The man has never been located by Mr. Jordan said that he had not seen his father since September 4, and did not know where he was. He knew of no one who could tell where his father is at present. He forwarded no mail to his father, all the mail is accumulating. He did not know whether his father and mother were living or dead.

John J. Cunningham, of Dobbs' Ferry, N. Y., an examiner of the New York Life Insurance department, who was next called, said that for five years prior to 1888 he had been employed by a livery firm at Dobbs' Ferry, of which Andrew C. Fields was a member. Fields is superintendent of the supply department of the Mutual Life.

Witness said he was appointed examiner by Superintendent Pierce and Mr. Fields and Charles P. McClelland, former state senator, recommended him to the committee. He stated that the statement offered a correction as to his committee's statement relative to the salary of foreign bank heads. The salary of the president of the bank of Germany, was 30,000 marks and official riding, instead of dollars, and that of the governor of the Bank of England was £200.

McCurdy Recalled.
President Richard A. McCurdy of the Mutual Life Insurance Company was then recalled. He declared he knew nothing about the matter. Mr. Sullivan had charge of the advertisement. He was unable to recall the advertisement covering the press notices. He said he knew nothing of any money being expended for the insertion in the newspapers of reports of this investigation or any reports favorable to the company.

"Does any officer of the company, including yourself, have any commission?"

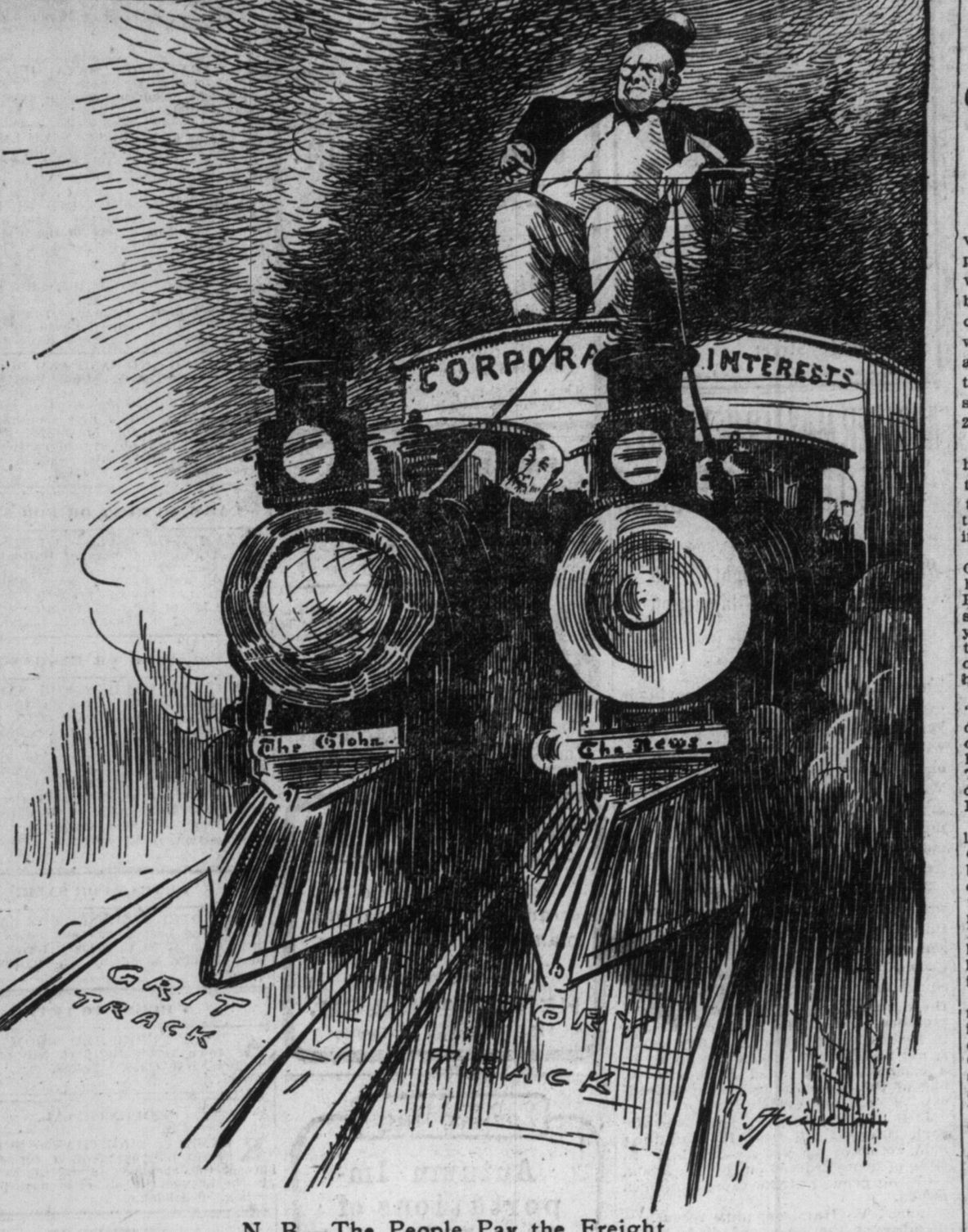
Continued on Page 2.

Hoskins & Westcott, Chartered Accountants, 27 East Wellington Street, Toronto.
David Hoskins, F. C. A., W. Westcott, C. A.

The Toronto World

EIGHT PAGES—THURSDAY MORNING OCTOBER 19 1905—EIGHT PAGES

CORPORATIONS' DOUBLE HEADER.



N. B.—The People Pay the Freight

St. Andrew's Extends Call Also Offers an Assistant

Rev. T. C. Brown, M.A., of Winnipeg, will be inducted in November—Congregation decides to provide an assistant or colleague for visiting.

The congregation of the St. Andrew's Presbyterian Church assembled in the schoolroom last night to hear the committee's report on the selection of a minister. The report was presented by Rev. T. C. Brown, M.A., which met with the unanimous approval of the people.

The pulpits has been without a regular minister since the Rev. Armstrong Black left for England in June, Mr. Brown preached during July, August and part of September, when he went to Winnipeg in response to a call. He has not been inducted into his church, as St. Andrew's will have little difficulty in securing his return.

Rev. T. C. Brown is a graduate of the Queen's University. He took first honors in political science and the McDonnell scholarship. He also attained premier honors and became double gold medalist in mental and moral philosophy, while he also took the Chancellor scholarship in apologetics. Leaving his alma mater, he went to Edinburgh, where he took post-graduate work, as well as becoming the minister of the Presbyterian Church in Scotland, and the minister of St. Giles' Cathedral. He remained eight months, and four months ago arrived here.

CITY SOLD LAND TOO SOON.
C. S. R. Will Sue for Return of Property Sold for Taxes.
Winnipeg, Oct. 18.—(Special)—A rather curious mix-up between the Canadian Northern and the city promises to lead to costly litigation. The railway company for years has been paying taxes on its yard property between the Red River and Main-street, and further his practice now brings him more than the position on the bench.

CHRYSLER REFUSES JUDGESHIP.
Private Practice at Ottawa is Too Good to Sacrifice.
Ottawa, Oct. 18.—F. H. Chrysler, K.C., Ottawa, has been offered a judgeship in the Ontario court of appeals, and has refused it.

WHEAT STATISTICS.
Montreal, Oct. 18.—(Special)—There has not been marketed in the Canadian Northwest, along the line of the C. P. R., 14,000,000 bushels of wheat, as compared with 7,000,000 for the corresponding period of 1904.

BANK'S DOORS ARE CLOSED POLITICIANS GOT THE CASH

Cashier Commits Suicide, But Examiner and Directors Declare Institution is Solvent.

Pittsburg, Pa., Oct. 18.—After an investigation of the books of the Enterprise National Bank of Allegheny, which disclosed seemingly that the bank was insolvent, T. Lee Clark, cashier of the institution for years, went to his home last night and committed suicide by shooting himself through the head, dying at 2.30 p.m.

An hour before the announcement of his death was received at the bank, a telegram came from the comptroller of the currency at Washington closing the doors and appointing Bank Examiner John B. Cunningham as receiver.

The president of the bank, Fred Gwinner, has borrowed nearly \$400,000; Frank J. Torrance has borrowed over \$50,000; the bank has loaned thousands of dollars to Pennsylvania politicians, that he himself had borrowed from the bank with the statement: "If the shortage was only \$100,000 he would gladly pay it himself."

BRIGADIER-GENERAL WILL ALSO BE PRESENT AT THE PARADE OF THE KILTIES.
Brigadier-General Lord Aylmer is expected to arrive in the city this morning. The purpose of his coming is to inspect the Grenadiers at the armories to-night. The regiment will be put through the battalion movements customary on such occasions, including the march past. A feature of the evening will be the presentation by Mrs. Mortimer Clark of prizes won in the regimental rifle contests.

UNVEILING OF MEMORIAL TO THE LATE E. F. CLARKE.
The ceremony of the unveiling of a tablet in memory of the late E. F. Clarke, M.P., will be conducted in Mount Pleasant cemetery to-morrow afternoon by McKinley L.O.L., to which deceased belonged.

AWARDED THE GOLD MEDAL.
Bronze in 1902 and 1905, Silver in 1904. Gold in 1905—On Deck for a Diamond Pendant in 1909.

MARRIAGES.
CURRY-GLASS—At St. Andrew's Church, on Wednesday, Oct. 18th, by the Rev. Dr. Parsons, Ellen Stewart Glass to Samuel George Curry, Architect.

DEATHS.
ALEXANDER—At 2875 Avenue Avenue, Oct. 16, 465, Ethel, beloved wife of E. T. Alexander, and only daughter of the late Edward Lemon.

PREMIER GOIN ON TOUR.
Leaves for Winnipeg and Will Visit Toronto on Official Business.
Montreal, Oct. 18.—(Special)—Premier Goin left this evening for Winnipeg, where he will consult with Premier Roblin on matters of inter-provincial interest.

EXTRA PROTECTION.
The Holmes Electric Protection Company differs from any other method of guarding by electricity individual wires to every bank, store and warehouse. In fact, they cover the business. The system has been so thoroughly tested and improved during recent years as to merit the hearty endorsement of the bankers and merchants of this city.

WHAT DO CANADIAN POLICYHOLDERS SAY NOW?

The insurance coon in The Globe tree came down yesterday, but viciously. It was a tribute to The World. True, The Globe speaks of "malignant attacks" and "the wreckers," all of which the public will weigh at its true worth.

The Globe confesses that not only is the Canada Life and all the other companies run too extravagantly, but there is more than that in the article: It contains what is in substance a belated confession that it is the personal organ of Senator Cox, notwithstanding its recent denial of that charge when made by The World a few weeks ago. We reproduce its article in full so that the public may judge thereon. The whole article, its position, its tone betrays the personal interest.

What does The Globe say now?
"That life insurance as conducted by our home companies is costing too much."

It is interesting to notice from the report of the commissioner of insurance for the State of Michigan, as given in extenso in another column, that one of our oldest and best-known life insurance companies has been able to pass thru such a thorough test of its methods and management as could possibly be made.

The scrutiny of the policies and the investments of the Canada Life Co. was most elaborate and searching, and the resulting testimony to the safety of its beneficiaries is emphatic and unreserved.

What did it say yesterday, one month after the delirium?
The Canada Life may be overstuffed, and its staff may be drawing too large salaries. That is for men who know the business to judge. But if the Canada Life is costing too much for management, then it has almost every other concern in the country following its example.

What about the big dividends on unnecessary stock? The Canada Life has run at one time on \$125,000 capital. Now it has a million drawing 8 per cent. dividends—\$80,000 a year out of the premiums of the policyholders at one crack, when six per cent. on \$100,000 would be \$6000 only ample!

What about the big buildings?
The Globe says nothing.

What about all the trust funds of these companies being in the sole charge of the men who have according to The Globe been swallowing up one-third of the premiums in extravagant management? Are they the right kind of men? The Globe says nothing. Only that they are all tarred with the same stick.

This, we take it, is the most serious phase of the situation; the men who have run the company extravagantly, are they likely to handle the trust funds less extravagantly for the policyholders? Think this over.

What about the policyholders having a share in this management? And The Globe is so solicitous about the policyholders, read its words over again: "The Globe is not so much concerned about the policyholders' end of insurance as about the policyholders' interests."

The truth is The Globe is defending the shareholders as best it can and it is defending them as much as it dares in view of the exposure that it is controlled by insurance shareholders, not by policyholders. If it is concerned in the policyholders what will it do for them? We await its answer.

Now we come to Brother Flavell's paper, The News, which delivered itself thus on September 14 (same day as The Globe):

For this reason it is exceedingly gratifying to learn that one of our leading Canadian companies has come thru the fire of investigation unscathed. In fact, the results of the inquiry into its internal economy justify confidence cannot but strengthen the position of this great financial institution.

A day or two ago the investigation was completed, and, as already noted, the result thereof is most reassuring to policyholders in the Canada Life, and inferentially to those in other Canadian companies also.

Insulation must be declared eminently satisfactory from the standpoint of Canada Life policyholders, and in addition to that the outcome of the inquiry will tend to strengthen the faith of the public in the conduct of Canadian life insurance in general.

PHONE 701
Main 701
DR. GALLOWAY, DENTIST,
1st Floor Southeast Cor. Queen and Yonge St.

ONE CENT

**FORTY HOUSES WRECKED
FOUR DIE BY A TORNADO**

Death Cloud Cuts Complete Swath
Thru Town of Sorento,
Illinois State.

St. Louis, Oct. 18.—A tornado struck the village of Sorento, Ill., 22 miles northeast of St. Louis, last night, killing 8 persons, injuring 35 others, and doing a great amount of damage to property. Forty houses were blown to atoms, or carried far from their foundations. A complete swath was cut thru the town.

Telegraph communication with Sorento is cut off, and details were obtained over the long-distance telephone. The four killed were in their homes in different parts of Sorento. All were badly crushed. The storm approached from the southwest and swept thru the main residence portion of the town. The work of the wind was quick and done almost entirely in a heavy down-pour of rain, accompanied by vivid lightning.

So violent was the tornado that some residences were swept away completely. Houses that remained standing were converted into temporary hospitals, and the people, by lantern light, in the pouring rain, searched thru the debris for the injured. The population of Sorento numbers 100 persons.

The storm that wrecked Sorento deluged Alton, Ill., where it converted the streets into temporary rivers. At Granton, 14 miles distant, the main street was three feet under water. Ten miles north of Alton, a Chicago, Peoria and St. Louis freight train struck a trestle and plunged down an embankment. Two of the cars contained a few of the animals escaped. Several tramps who were seen on the train prior to the wreck believed to have perished. The freight crew had to swim for their lives.

In St. Louis the lowlands of the River. Desperately were fought, and the police were busy to-day rescuing people from the house-tops. The world's fair forest enclosure was submerged by water from three to fifteen feet deep.

During the day the dead bodies of four unidentified persons were taken from the debris. The total property loss is estimated between \$50,000 and \$100,000.

TWO KILLED.
Tulsa, T. O., Oct. 18.—In a tornado, which passed near Manford, Okla., late last night, two children of E. R. Anderson were killed, and Mrs. Anderson and Miss Myrtle Root were seriously injured. Several other persons are reported hurt.

TOTO LEADS MEN TO WORSHIP.
3000 Sailors and Marines Attend at Temple at Sea.
Tokio, Oct. 18.—Premier Kataura, who assumed the duties of foreign minister, went to America as peace negotiator, has been relieved of his duties as minister for foreign affairs.

DIVIDING THE HONORS.
Minet, M.L.A., Becomes Prothonotary; Archambault to Be Judge.
Montreal, Oct. 18.—(Special)—It is announced this evening that Dominique Minet, M.L.A. for Naperville, and formerly M.P. for La Prairie and Naperville, and later M.P. for St. Jean, has been appointed prothonotary in the place of the late Hon. Arthur Tarasote.

SIFTON FOR LIUT.-GOVERNOR.
Ottawa Humor Names Him to Succeed Mr. Danlan McMillan.
Ottawa, Oct. 18.—(Special)—The Free Press says that Hon. Clifford Sifton is likely to become lieutenant-governor of Manitoba.

'Ain't We 'Ain't.
The handy hat is the one that came useful to the people who the people wanted useful things had it. It was the Dineen special rain hat in cloth and tweed, that is really looked into when the rain would not hurt.

FAIR AND COOLER.
Meteorological Office, Toronto, Oct. 18.—8 p.m.—The weather continues quite cold on the Northwest provinces and northwards have occurred in some localities. Rain has fallen to-day in Grant and Quebec, and from Lake Huron to the Maritime Provinces. The temperature has been fairly high.

STEAMSHIP ARRIVALS.
From Toronto to New York Liverpool
Mt. Temple Quebec Algeps
Friedland Quebec Philadelphia
Saxonia Queenstown Boston
K. Wilhelm Bremen Liverpool
Ivernia Boston

It is not what you eat, but what your system assimilates that counts when you are old. A perfect assimilation shows you the power of the ready-to-eat food. Our new force is superior to any in nutrition.



Best of Men's Clothes. And because they are best they are here. Stylish in cut, accurate in fit, full of individuality.

COME ON IN. OAK HALL. CLOTHES—115 King St. E. S. G. Co. Manager.

PROVE WITNESS PERJURER. Continued From Page 1. None on business written as well as the agent."

Small boy has "coffee heart." Child of eight is in City Hospital Sickly, Regaining Health.

Heart beats too fast. Muscle was wearing itself out—Drank a dozen cups a day.

A wreath from St. Catharines. Sent to London for the Nelson Centenary Celebration.

Sir Henry Irving. Mayor, Aldermen and Others Will Be Asked to Explain.

Four killed. Pittsburgh, Pa., Oct. 18.—Tonight when a party of seven women were returning home from a theatre party given by Mrs. J. M. Teller, an automobile going at a rapid rate, crashed into the party, seriously and probably fatally injuring four.

To cure a cold in one day. Take EXALTIVE BROMO QUINA. Tablets. Dissolve in warm water or in fruit juice. Take before meals. It is a powerful and safe remedy for colds, influenza, headache, neuralgia, and all other ailments arising from a cold. Price, 25c.

Absolute security. Genuine Carter's Little Liver Pills. Must Bear Signature of Ascutt & Co. Cure Sick Headache.

Samuel May & Co. Billiard Table Manufacturers. Established 1842. 407 Adelaide St. W. Toronto.

WOMAN'S FATE. ELECTROCUTED IN CELLAR.

Hamilton, Oct. 18.—(Special).—Mrs. William Aldridge, 37 North Wentworth-street, met death in a most peculiar way this afternoon, the particulars being exactly parallel to a case occurring in Toronto a year or so ago. She was electrocuted by a current from the wire of an ordinary extension electric house light.

Exciting midnight incident at Wingham, wherein certain drummers join in a man-hunt.

Rockwood inquest is again adjourned—Evidence as to cars and tracks.

SON OF LORD ROSEBERY HERE. Hon. Neil Primrose Visits Toronto on a Tour of Education.

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RECOVERING FROM A SEVERE ILLNESS. SHEETS OF WEARING RAILS.

The adjourned inquest concerning the death of Cyrus Rockwood, who when riding his wheel, was killed by a car which jumped the track at the corner of Queen and McCull-streets on the morning of the 10th inst., did not conclude last night. Proceedings were adjourned for the presence of other witnesses who were out of town—usually Rail Inspector Parks.

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ANTED: Apply to World Office.

15. Suits on order

This marvelously low price for Genuine British Woollens is much and favorably commented on. Call in and let us show you our New Autumn and Winter Suitings.

RAINCOATS TO ORDER SPECIAL \$15.00

CRAWFORD BROS. Tailors Limited Corner Yonge and Shuter Streets

TONGORGERER RINGS WIN

Gamara, at 10 to 1, Awarded Southampton Handicap—New Record by Goldrose.

New York, Oct. 18.—Gamara, a 10-to-1 shot about the Southampton Handicap at Jamaica today, Coy Maid, also a long shot.

First race, 6 furlongs—Goldrose, 20 Mills, 1; 2, Coy Maid, 10; 3, B. H. B. 1; 4, 10; 5, 10; 6, 10; 7, 10; 8, 10; 9, 10; 10, 10; 11, 10; 12, 10; 13, 10; 14, 10; 15, 10.

"Macey" Desk Files

Are you one of the rapidly lessening number who have not yet discovered that this indispensable little desk file was designed for YOU? If it is, high time you realized that it presents the solution of that bugbear of every business man—a desk

INTERCOLLEGIATE ATHLETICS Montreal, Oct. 18.—The intercollegiate meet will be held on the M.A.A. grounds

BOOSTING ASSOCIATION FOOTBALL

Pilgrims of England Receive Considerable Attention at New York.

New York, Oct. 18.—The visit of the English Association football team to America to introduce the Association game to colleges and leading athletic clubs in the eastern United States is being promoted

Cunningham & Strain, William Farrell, Limited, 430 St. Paul Street, Montreal.

McGOVERN IS HIMSELF AGAIN.

Terrible Terry Defeated Tommy Murphy in One Round.

Philadelphia, Oct. 18.—Terry McGovern defeated Tommy Murphy in one round

RUGBY NOTES.

The following Toronto-Argonaut H. players are expected to be in line to play on Saturday.

International Field Trials.

Chatham, Oct. 18.—Special.—The Field Trial Club will commence at Butheen on Monday.

NEW CABLE WAS LAID.

Colonia Paid Out \$200 Miles, Joining Two Continents.

The first Atlantic cable which the Commercial Cable Co. laid from Canada, N.B.

Montreal Cricket Average.

The best averages of the Montreal and District Cricket Association Division club batsmen, are as follows:

America Game of Tenpins.

Preparing for Tournament at Louisville—Some Improvements.

Now that the American game of ten pins with larger balls, larger balls and wider pins is being adopted here, it is interesting to note that they

Queen's Athletic Team.

Kingston will send the following athletic team to Montreal to compete in the intercollegiate event

Attendance Figures for American and National Leagues.

Chicago, Oct. 18.—According to the official attendance figures, the American League led the National League by nearly a million persons during the last season.

Wingham for O. H. A.

Wingham, Oct. 18.—With bright prospects for the future, the Wingham O. H. A. has organized last night.

Canada's First Match at Roko.

The Parliament and the Fidelity Club selected the game of Roko in the Parliament Street Baptist Sunday School.

Hammerkop Won Cesarewitch.

London, Oct. 18.—The Cesarewitch Stake (handicap) golf tournament each with 500 British sovereigns each, with 500 international entries, was won today.

Quebec Union Meeting Called.

Montreal, Oct. 18.—President R. J. Belliveau has called a meeting of the Quebec Union for the night of Thursday next.

FOOTBALL COSTS A FORTUNE.

Enormous Expenses Involved in Organizing a Big Team.

Fortunes for football. The outfit has begun to cost the owner a great deal of money lavished on the greatest of college games in a manner to stagger the credulity of those who have not examined into the game and know what the sport annually costs.

Many who have seen the immense crowds of students more than 100,000 in the fields to see the contests between Yale and Princeton have probably not known how charged for football seats as it costs to go to one of the contests.

The impression is carried over that players volunteer their services. It would seem reasonable that they should receive no expenses are paid there should be an amount of money.

Nothing could be further from the truth. Football does yield a profit at all the big colleges, but not at the smaller ones.

The article deals only with the great outfit of money, the kind of expenditure that can be put on the books.

It is a virtual certainty that the Yale football team is the best in the country. The Yale boys show that football at Yale costs last year cost about \$270,000.

And Yale is only one of a dozen big colleges which are spending vast amounts of money on their football outfits.

The three big winners of last year were Yale, Pennsylvania and Michigan.

The coaching staffs of Yale and Pennsylvania have many points of similarity.

Yale is manufacturing football on a large scale. The Yale coaches are always taking advantage of the fact that they are paid to give the assistance of men who have been stars of other colleges.

Yale is always paying big money for its coaches and for the services of their assistants.

Yale has a coaching staff of nine men, and the cost of the coaching staff is \$100,000.

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ROCK AND WHITE

Alone has the quality and flavor which satisfy the connoisseur.

Matured in sherry casks

JAMES BUCHANAN & CO.

MULBEN, SPEYSIDE, N.B., Scotland

D. O. Roblin, Toronto

SOLE CANADIAN AGENT.

NEED AND WISDOM.

Nervous Debility.

Exhausting vital drains the effects of early fatigue, nervousness, indigestion, depression, melancholy, etc.

Dr. Williams' Pink Pills for Pale People.

COOK REMEDY CO.

KAISER'S MISSION TO PERSIA.

Emperor William's decision to despatch a special mission to Persia for the purpose of bringing about closer political and commercial relations between Germany and Persia.

Germany's ally.

The German mission is being regarded as an act of aggression by the British.

Ottawa's Voters' List Growing.

Ottawa, Oct. 18.—A substantial increase in the number of voters is shown by the municipal voters' list just completed.

The increase is more noticeable in the upper town wards, principally on the east side.

Reading Notes.

The change in the location of the Motion Station will also probably bring about the removal of the express company buildings, a matter which has hitherto escaped special consideration.

The lighterage rate on grain between Port Colborne and Port Dalhousie will be three cents per bushel after Oct. 24.

LIQUOR AND TOBACCO HABITS.

A. McTAGGART, M.D. M. C.

McTaggart's Vegetable Remedies for the cure of tobacco and liquor habits are based on the latest scientific discoveries.

Vertical text on the far left margin, including names and dates.

Vertical text on the left side, including names and dates.

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Vertical text on the far right margin, including names and dates.

The Toronto World

Telephone-exchange connecting all departments... Subscription rates in advance: One year, \$10.00...

FOREIGN AGENTS.

Advertisements and subscriptions are received through any responsible advertising agent... The World can be obtained at the following New Stands and Trains.

INSURANCE INVESTIGATION.

President McCurdy of the Mutual Life Insurance Society, who is being pilloried by the United States legislative committee... The committee is now investigating the ways and methods of up-to-date insurance companies.

gratified by the resignation of Detective Forrest. The men of the force are glad to see Mr. Forrest secure a situation offering more pay and better opportunities, and wish him well; but, they ask, how can the police commissioners recognize the resignation of Mr. Forrest as anything to do with the resignation of Mr. Siemlitz?

THE NATIONAL PARTY.

Editor World: Permit me to congratulate you on the stand you are taking on the national party... You are doing a noble work in encouraging independent thought and action.

THE PANTHER AND THE OWL'S SHARE.

Editor World: The last number of Life Echoes, the monthly publication of the Canada Life, contains in full the report of the commissioner of insurance for Michigan. This report has been pretty fully dealt with by you, editorially, as well as by several correspondents.

WHY MULLOCK RESIGNED.

It will not be long before the public will have a good idea of why Sir William Mulock resigned from the Laurier government... The resignation was not the result of a personal grievance, but of a broader political principle.

FOREST AND SIEMITZ.

It is not in the interest of the public that there should be dissatisfaction among the men who compose the Toronto police force. There is considerable discontent at the present time, aggravated by the resignation of Detective Forrest.

So Controller Spence Declares re Charges for Work on Market.

THE OLD FORT.

Editor World: It is very tiresome to others as well as to myself, who have lived in or near the old fort, yet, charged over there for forty years ago to find it impossible to prepare before the board of control trying to prevent them from improving the old ruins.

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CONDEMN SALARY GRAB.

London Conservatives Hold All Responsible for Expenditure.

OWNERSHIP AND OPERATION OF PUBLIC UTILITIES.

Christian Guardian: We should get ready for this in Canada as rapidly as we can. Our cities must be able to meet the "ward politics" and of "political partisanship" in municipal elections, and must secure the constant service of men of known ability and integrity.

ENGINEERS ARE UNSETTLED.

Montreal, Oct. 18.—There is a strong feeling that trouble is brewing now in connection with the public utility companies. The men are not satisfied with the present schedule, while the company is an adjustment of the varying rates is being sought.

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T. Eaton Co. Limited. Men's Bargains. The man who doesn't appreciate earning money will not be among the early morning throng after these. Will there be a throng? Ought to be.

The Song of the Hair. There are four verses. Verse 1. Ayer's Hair Vigor makes the hair grow. Verse 2. Ayer's Hair Vigor stops falling hair.

WANT MAMMOTH BRIDGE. Victoria Board of Trade Calls for \$200,000 Expenditure.

Barber & Ellis Co. 72 York Street. 25c BIRD BOOK FREE.

R.S.V.P. Invitations should be answered on the first of note papers.

McLay is Dean. The Baptist convention in London has appointed Prof. W. S. McLay as dean of the McMaster College.

RODOLPH SCHOLARSHIPS VACANT. Several communities fail to send candidates to Oxford.

SHOAL FORMING AT EASTERN GAP. Is Not So Well Treated by Currents as Western Channel.

QUEEN'S COLLEGE ALUMNALS. Kingston, Oct. 18.—The 14th annual meeting of the Queen's Alumnae Association will be held on Oct. 20 at the university and extends till Nov. 8.

DEATH INTERVENED. Death Intervened Ere Project Was Realized—Funeral Yesterday Was Largely Attended.

SOFTENING UP FOR WORKS OF ARCHITECTS. General Contracting and Engineering. Large Experimental Farm.

THE COST OF LIFE INSURANCE IN CANADA.

(From The Globe, October 18).

In view of the malignant attacks on the great life insurance companies of Canada, attacks calculated to greatly hurt the life insurance business, The Globe wishes to place before its readers the following figures, culled from the latest report of the Dominion superintendent of insurance. To the mere outsider, whose interest in life insurance is that of the man who pays the premium, the figures seem to prove conclusively that life insurance as conducted by our home companies, and no doubt in an even greater degree by the United States companies, is costing too much. As to that the managers and directors of the big insurance corporations, as a result of the agitation that has begun in the United States, and cannot be checked, must be long come to see eye to eye with the public. That a kind of the 5 million dollars contributed by Canadian life insurance last year was swallowed up in general expenses proves that there is need for retrenchment, a more careful supervision of expenditures, and, above all, a reduction of the excessive amounts now allowed to agents. These remarks apply to practically all the companies. The reader can by doing a few sums in proportion quickly discover for himself the chief sinners. There are no many elements entering into the business that it would be grossly unfair to apply the test of percentages all round. A new company, for example, writing policies in great volume, and paying a little out for death claims, because its risks had been recently selected, may very well have a ratio of general expenses vastly greater than an older company not so actively campaigning for business. The Canada Life, which carries over a fifth of the business reported upon, is the company singled out for the brunt of the attack. Senator Cox is able to defend himself, and will no doubt show cause for the growing cost of management of Canada's greatest life company. The Globe is no so much concerned about the shareholders' interests. Thousands of foolish people in the United States dropped their life policies when the revelations of excessive cost of management and of great wastage in the life New York American papers were pointing out, somewhat late in the day, that the great companies of the United States are absolutely solvent.

Table with 10 columns: Canadian Companies, Policyholders, Dividends, Total, Excess of Expenditure, Net Income, Total Income, New Policies, Gross Amount in Force. Lists companies like Canada Life, Commercial Union, etc.

and that the man who throws away a policy in any of them is a fool. Similar advice might be given in Canada if the wreckers go on as they are going. The Canada Life may be overvalued, and its stock may be drawing too large a price. That is for men who know the business to judge. But if the Canada Life is costing too much for management, it has almost every other concern in the country following its example. Its expenses, of the total general expenses of Canadian companies, which it collected in 4 1/2 of the total premium income, and has slightly over 21 per cent of the gross amount of the insurance in force among Canadian companies, and paid out 18 1/2 of the volume returned to policyholders or their heirs. The government returns are as follows:

Murray & Co. Ltd.

—BUSINESS HOURS DAILY— Store Opens at 8:30 a.m. and Closes at 6 p.m.

EXQUISITE STOCK PATTERNS IN DINNER AND TEA SERVICES

Our new white and gold acid etched china stock pattern is without doubt one of the richest services ever shown in Canada. The most chaste and beautiful table effect can be produced with this line as you have no trouble in making all other decorations harmonize with it. Having this in open stock means that you can get just what you want and the cost is in proportion. A very complete service costs about \$250.00. We have also many other patterns, some of which do not cost more than \$25.00, and for a large service too.

OUR LEADER HAND BAG Women's Black Hose, 3 Pairs for \$1.00

Our "Leader" Club Bag is certainly a wonder, and fully comes up to all that we say for it. It is 20 inches in length and made of a fine quality leather in the latest style. Prices are 10.25 to 10.75

Genuine Ebony Military Brushes, and others with fancy backs, worth up to \$2.25 a pair, Friday, only 2.25

Our Special Sale Friday

2000 remnants of black and colored silks; black and colored dress goods, in various lengths, suitable for waists and skirts, and also some full dress lengths arranged on tables—Main floor at one-third and one-half regular prices.

TWO FINE OFFERINGS IN OUR PRINT SECTION TAFFETA SILK RIBBON A YARD 20c

We are at all times giving special offerings in our Print and Finest Sections, and very often have not the space to list all about them. When you can it will pay to inspect our lines tomorrow we have some lovely things, including 60 inches wide, in all the leading colors, regular quality, for 1/4 price, 59

A CLEARING OF INFANTS' BONNETS

At 25 cents—worth up to \$1.00. At \$1.00—worth up to \$3.00. These are bonnets that bear evidence of dust soiling, but most of them will clear and have almost the original freshness, made of corduroy, silk and soft fluffy bonnet materials, trimmed with lace ruchings and long silk ties, sizes 12, 14 and 16 inches in group 1; group 2, sizes fit one and two years.

Murray & Co. Ltd. Toronto

A SALE OF GREAT IMPORTANCE!

THE CELEBRATED MIRZA KHAN COLLECTION OF RARE PERSIAN RIGS AUCTION Secured by MR. BABAYAN while abroad, will be sold at

This famous collection has no doubt been viewed in Constantinople by prominent Canadian visitors, and is acknowledged to be the most rare and meritorious in the Orient, containing the wonder of Rug Art, which is well worth seeing. In order to give a fair and equal chance to their patrons and to Orientals, Art lovers in general to obtain some of this unequalled collection, Messrs. Connor & Co. have determined to hold a POSITIVELY UNRESERVED AUCTION SALE. They will be on exhibition Saturday and Monday, October 21st and 22nd. The Auction Sale will take place Tuesday, Wednesday, Thursday and Friday, October 24th to 27th, beginning at 2:30 p.m. sharp each day, at their Oriental Art Rooms, 40 KING STREET EAST, TORONTO, (Opposite King Edward Hotel). CHAS. M. HENDERSON & CO., Auctioneers.

EXCURSION -TO-

NEW YORK Via ERIE R. R. \$9.10 ROUND TRIP \$9.10 From Niagara Falls, Ont. TICKETS GOOD FOR 10 DAYS

CANADIAN PACIFIC RAILWAY CO. ATLANTIC STEAMSHIP SERVICE 80 YONGE STREET MONTREAL TO LIVERPOOL

PASSENGER TRAFFIC ELDER Dempster Lines MONTREAL TO SOUTH AFRICA The S.S. Melville is expected to sail about Oct. 20th for Cape Town, Algoa Bay, East London and Durban.

PASSENGER TRAFFIC GRAND TRUNK RAILWAY SYSTEM

SINGLE FARE FOR THANKSGIVING DAY Good Going: October 25th and 26th, Returning Until October 30th. Between all stations in Canada, also to Detroit and Buffalo, N.Y.

FOR HUNTERS SINGLE FARE Good Going Daily Until November 7th To points in Wisconsin as T. & N. C. Ry. To points in Ontario as Ontario Ry. To Port Arthur via N. C. Ry. Good Going: October 26th to Nov. 7th

CANADIAN PACIFIC Thanksgiving Day SINGLE FARE For Round Trip between all stations in Canada, Port Arthur and East. Going Oct. 25 and 26. Returning until Monday, Oct. 30, 1905.

Hunters Single Fare To all principal game resorts. Special rates via Upper Lake steamer toault Ste. Marie and other points. For rates, dates, territories and tickets apply to nearest Canadian Pacific Agent, City Ticket Office, King St. E., Phone 8, 1st, or write to C. L. Foster, 1st, P. O., Toronto.

The Wash System Will make sweeping reductions in the way of Colonist Rates to Arizona, California, British Columbia, Idaho, Montana, Oregon and other Pacific Coast points. Tickets on sale from Sept. 15th to Oct. 25th, and are good for all lines. This will be the last chance this year to visit the above places at such low rates. The Wash System is the shortest and true route to all western points. For full particulars, apply to any of our agents, or to the General Manager, Canadian Pacific Railway, 11th St. & Yonge Street, Toronto, and St. Thomas, Ont.

OCEANIC STEAMSHIP CO. SPRINGFIELD LINE The AMERICAN & AUSTRALIAN LINE

THE AMERICAN & AUSTRALIAN LINE VENTURA MAIL SERVICE from San Francisco to Seattle, Victoria, Portland, Seattle, Tacoma, Vancouver, etc. Sailing Oct. 25. Sailing Nov. 2. Sailing Nov. 13. Sailing Nov. 23. Sailing Dec. 13. Sailing Dec. 23. Sailing Jan. 13. Sailing Jan. 23. Sailing Feb. 13. Sailing Feb. 23. Sailing Mar. 13. Sailing Mar. 23. Sailing Apr. 13. Sailing Apr. 23. Sailing May 13. Sailing May 23. Sailing Jun 13. Sailing Jun 23. Sailing Jul 13. Sailing Jul 23. Sailing Aug 13. Sailing Aug 23. Sailing Sep 13. Sailing Sep 23. Sailing Oct 13. Sailing Oct 23. Sailing Nov 13. Sailing Nov 23. Sailing Dec 13. Sailing Dec 23. Sailing Jan 13. Sailing Jan 23. Sailing Feb 13. Sailing Feb 23. Sailing Mar 13. Sailing Mar 23. Sailing Apr 13. Sailing Apr 23. Sailing May 13. Sailing May 23. Sailing Jun 13. Sailing Jun 23. Sailing Jul 13. Sailing Jul 23. Sailing Aug 13. Sailing Aug 23. Sailing Sep 13. Sailing Sep 23. Sailing Oct 13. Sailing Oct 23. Sailing Nov 13. Sailing Nov 23. Sailing Dec 13. 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PAID UP CAPITAL \$6,000,000.00
RESERVE FUND \$2,000,000.00
ASSETS \$24,000,000.00
DOLLAR DEPOSITS WELCOME
CANADA PERMANENT MORTGAGE CORPORATION

STOCK EXCHANGES
THE HULL COMPANY
Interest Centres on Movement of Bank of England Rate—Domestic Without Feature.

WE OFFER DOMINION GOAL COY'S
DUE 1st MAY, 1940.
DOMINION SECURITIES CORPORATION LIMITED
30 KING STREET TORONTO.

Stock market table with columns for Stock, Price, Bid, Ask, and Change. Includes Montreal, Toronto, and various commodities.

Foreign Exchange
LET COMPANY BEAR COST OF REPAIRING CAR TRACKS
Controllers Approve Mr. Fleming's Plan With Trifling Reservation.

FOREIGN EXCHANGE
LET COMPANY BEAR COST OF REPAIRING CAR TRACKS
Controllers Approve Mr. Fleming's Plan With Trifling Reservation.

Table of Exchange Rates for various locations including London, Paris, and other international markets.

Table of Money Markets and various financial instruments like bonds and securities.

Table of Stock Prices for various companies and sectors.

THE DOLLAR BANK
draws bills upon France, Germany and Italy, payable in francs, marks and lire.

Foreign Exchange
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Table of Stock Prices for various companies and sectors.

Leasehold Property FOR SALE
Four Solid Brick Stores and Dwellings on Parliament street, and three seven-roomed, brick-fronted houses in rear.

A. M. CAMPBELL
Union Consolidated Oil Company.
With in the last two weeks the price of California Oil has advanced 10 cents per barrel.

Savings Deposits
Capital Paid Up \$1,000,000
Metropolitan Bank
The Metropolitan Bank

BANK OF HAMILTON
Capital paid up \$2,500,000
Reserve Fund \$2,500,000
Total Assets \$5,000,000

CHARLES W. GILLET
NEW YORK STOCK EXCHANGE
MORTGAGE LOANS
On Improved City Property

California Monarch Oil Co.
Paying Regular Dividends of 1 Per Cent. Per Month
Heron & Co.,
Stocks-Grain-Cotton

OSLER & HAMMOND
STOCK BROKERS AND FINANCIAL AGENTS
21 Jordan Street - Toronto

AMILIOUS JARVIS & CO.
STOCK BROKERS AND FINANCIAL AGENTS
262 St. George Street, Toronto

BUCHANAN, SEAGRAM & CO.
STOCK BROKERS
34 Melinda St.
Toronto

STOCKS AND BONDS
MID-MARKET LETTER
PUBLISHED THURSDAY.
Write for copy if interested in Mining or Oil Stocks.

CHARLES W. GILLET
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Paying Regular Dividends of 1 Per Cent. Per Month
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Scarf Time

Our racks are loaded down with rare and beautiful designs in fur scarfs of all descriptions. Visit the big showrooms.

- Two-shed Black Lynx Scarf and Isabella or Sable dyed Fox, all fur and trimmed with self tails, \$30.00. Handmade Mink Scarf with four-inch ornaments, ten tails at bottom, lined with best quality satin, \$150.00. Groomer Mink Scarf, two skins and six tails, chain fastened, \$30.00. Natural Alaska Sable Scarf, four skins, six tails, and chain fastened, \$30.00. Same in Dyed Sable, \$30.00. Large Fox Scarf, two skins, two large Fox tails, chain fastened, \$25.00. Same in Isabella or Sable, \$25.00. Same in Red Fox, \$25.00. Rock Marion Scarf, done up and trimmed with 6 tails, \$150.00. Same style, Western Sable \$50.00 and Stone Marton, \$50.00 and Stone Marton, \$50.00. Red Fox sets, animal shaped scarf, head and tail on muff, per set \$18.00. Same in Isabella or Sable Fox, \$25.00. White Thibet Victorian Scarf, \$25.00 with two large tails, \$25.00. Two-shed Fox Scarf, two skins, natural Fox tails, full length, Red Fox \$25.00. Isabella or Sable Fox, \$25.00.

WRITE FOR CATALOGUE

DINEEN

CORNER YONGE AND TEMPERANCE STS.

EDWARD OPENS "KINGSWAY" COSTLY LONDON THOROFARE

Troops, Crowds and Decorations at Ceremonial Recognition of a Big Improvement.

London, Oct. 18.—The fine new thorofare formed by Kingsway and Aldwych, connecting the Strand and Holborn, through the heart of congested London, was opened to-day by King Edward with considerable ceremonial. The royal family were present. The route was lined with troops, the decorations were on a pretentious scale and immense crowds gathered to participate in the event.

The new street is considered to be the most important improvement carried out in the metropolis since the construction of Regent-street in 1825. The work occupied six years and cost over \$30,000,000, of which it is estimated that two-thirds will be recovered by the sale of building sites.

The thorofare is three-quarters of a mile in length and a hundred yards wide. The notorious slums of the neighborhood have been eradicated. Underground trolleys cars run beneath the new street.

THE MOSQUITO'S DEADLY STING

No pain after applying Nerviline to the sore spot—just a drop or two and the soreness vanishes. For summer complaint, headache, cramps and nausea, nothing equals Polson's Nerviline, and only 25c a bottle; get it today.

WARMS BRITISH PRINTERS

(Canadian Associated Press Cable) London, Oct. 18.—A ban claiming to represent the printers' union of Great Britain called at the emigration office to-day, and in the general office notified the officials present that the printers' union wished no printers should be sent to Canada, as there is to be a strike on by Nov. 1. The man left without giving his name or address.



WANTS TO KILL JEROME BATTERS IN HIS DOOR

New York, Oct. 18.—An attempt to batter down the door of District Attorney W. T. Jerome's office was made today by Jacob Meyer, who said he wanted to kill Jerome. Meyer was found by the police trying to get thru the panels of the door and shouting that Jerome had failed to pay him sufficient fees for his services as a witness in the Red Light investigations a few years ago. When Meyer was arrested a bottle of morphine and a hypodermic syringe were found in his possession.

GOULD RESIGNS

New York, Oct. 18.—Announcement was made today that George J. Gould had resigned as chairman of the Wash-Borough and Delaware River and Chesapeake and Potomac Company. F. A. Delano was elected president of the Wash-Borough.

Lady Maccabees at Home

Montreal, Oct. 18 (Special).—Hon. Rudolph Lemieux, solicitor-general, and Madame Lemieux will leave for England on Tuesday next.

WORK COUNT AND SO BURBS RAUL CAN'T STOP THIS FAIR

Woodbridge, Oct. 18.—Despite the steady downpour of rain to-day, Woodbridge fair opened on time. Of course the attendance was small—it never is large on the first day, anyway—but the entries in nearly every class eclipse all previous years in number and quality. The entries in live stock are also very large. There are 110 entries in sheep, over 500 in poultry, over 600 in ladies' work, over 150 in domestic manufactures, 45 in butter. All other classes are equally well represented, and it only waits fine weather to-morrow to make this the most successful fair in the history of Woodbridge. It was at the fair of 1904 that it was decided to postpone the second day's events until Friday, but at a meeting of the directors on the 14th, it was decided to go on with the fair to-morrow.

Speaking of Fine Clothing

In talking of Hart, Schaffner & Marx Fine American Clothing we're talking of the best ready-to-wear clothing that's made—Suits—20.00 to 30.00. Overcoats—the same. Made their reputation on character—style—fit—making and quality.

Speaking of Fine Furnishings

These for special mention to-day: Fine Winter Weight Woolen Underwear, in natural, blue and tan, 1.50. "Woolsey" Underwear—10 different qualities and weights of this best of the underwear, 2.00 up. New, novel and pretty things in "grey" 4-in-hand neckwear, 50c.

Fine lots—lovely shades and patterns—75c and 1.00 lines for 50c.

Fine Irish Linen Hemstitched Handkerchiefs—50c and 60c for 27 1/2.

Plain Cashmere Half Hose, 25c. Fancy Cashmere Half Hose, 50c.



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WANTS TO INCREASE THE SALARIES OF ONTARIO SCHOOL TEACHERS

A committee of the Ontario Educational Association will meet at the Normal School on the 27th inst., to prepare such a scheme as will in the opinion of the members raise the status of the teacher, particularly with reference to salary. The committee will then submit their recommendations to the minister of education.

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FISHERMEN ARE REPEATING THREATEN TO BREAK LAW

Newfoundland Government's Restrictions as to Sale of Bait Are Thoroughly Unpopular. St. John's, Nfld., Oct. 18.—Premier Bond has arrived from England after successfully negotiating a loan to pay the Newfoundland debt and the cost of the cable from Newfoundland to Canada. Premier Bond declared he had not changed his opinion expressed in the last session of the Newfoundland legislature, that Americans have no right under the treaty of 1815 to catch herring or any other fish in any Newfoundland harbor, river or bay. This interpretation would prevent Americans fishing in Bay St. George or on any part of the west coast where herring grounds are abundant.

Speaking of Fine Clothing

In talking of Hart, Schaffner & Marx Fine American Clothing we're talking of the best ready-to-wear clothing that's made—Suits—20.00 to 30.00. Overcoats—the same. Made their reputation on character—style—fit—making and quality.

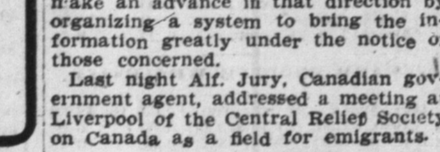
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THEY BROKE OPEN THE HOUSE

Landlord, Bailiff and Assistant in the Suit—Damages for False Arrest. The jury brought in a verdict of \$100 for Fred G. Lierno, who sued R. C. Tisdale for false arrest. Judge Street charged strongly in favor of the plaintiff. The amount asked for was \$200. Andrew McFarlane, the East Queen street grocer; Edward Gegg, bailiff, and Joseph Colton, one of his men, were defendants in the next case called. They are asked to pay damages amounting to \$600, because "they did with force and violence break open the door of the house and remove a quantity of the goods and furniture" of the plaintiff, Mrs. Roberta Berry.

FRED NICHOLLS WITHDRAWS

Retires From Vice-Presidency of Dominion Iron and Steel. Montreal, Oct. 18.—(Special).—The annual meeting of the Dominion Iron and Steel shareholders took place to-day, with J. H. Plummer, president, in the chair. The new points which came out were the retirement of Fred Nicholls as one of the vice-presidents, also his resignation as director of works was likewise confirmed. E. R. Wood of Toronto replacing him on the board. It transpired that the earnings of the company for the four months ending Sept. 30, were \$7,000 a month, and the interest charges \$56,000, leaving from \$16,000 to \$17,000 a month for any purpose the directors may see fit.

SHOULD FOLLOW CANADA

On How to Use Properly Information on Trade Topics. (Canadian Associated Press Cable) London, Oct. 18.—Reference to Lord Salisbury's address yesterday to the commercial intelligence committee that has been constituted to advise the board of trade, the Liverpool Daily Post says: Business men will welcome any information that the government can supply, provided it is circulated before it becomes out of date. One of the objects the department has in view is to accomplish this very purpose, but the department has not yet had the courage to learn from Canada how to succeed. The Canadians, after securing information, take care the rest is not wasted. If the Canadian system cannot be accepted in its entirety the board of trade may possibly make an advance in that direction by organizing a system to bring the information greatly under the notice of those concerned.

DOESN'T KNOW

D. D. Mann was asked yesterday if he was taking an active interest in the Cobalt mining boom. "I don't know," was the reply. "I have no many interests that I cannot tell."

Cold Seps Due To Day

The first zero weather of the season has been reported at Barkerville, B. C., a small place to the north. The temperature went 2 below yesterday morning. In the Province of Alberta wintry weather still prevails, with the temperature hovering around 5 and above. A cold wave is due here to-day, when the temperature will go below freezing.

Bayne's Rails In U. S.

The Toronto Railway Co. have purchased 2000 tons of steel rails from the Loraine Co. of Pennsylvania. They are 40 feet in length and weigh 80 lbs. to the foot. Heretofore rails have been bought in England.

Their Finish

The young men, Watson and Morse, alleged robbers, were yesterday sent to the Central prison, the one for nine and the other for six months.

GRIPLEASY

Rimless eyeglass is the newest and most up-to-date mount in the market. Some mounts make the nose sore, but the Gripeasy is comfortable and stylish.

F. E. LUKE REFRACTING OPTICIAN.

ISSUER OF MARRIAGE LICENSES. 11 KING STREET WEST - - - TORONTO.

DR. W. H. GRAHAM, Late of No. 123

A Clear Square eye, Spindans Avenue, Toronto. Canis treat Chronic Diseases and makes a Specialty of Skin Diseases such as PIMPLES, ULCERS, ETC.

Money to Loan

On Furniture, Pianos, Etc., at the following Easy Terms: \$100 can be repaid \$30 weekly, 10 can be repaid \$20 weekly, 20 can be repaid \$10 weekly, 30 can be repaid \$7 weekly, 100 can be repaid \$30 weekly. Call and let us explain our new system of loaning.

Keller & Co. 144 Yonge St. Toronto

GUINNESS TO LOAN

AGENTS FOR LE FEVER GUNS. THE D. PIKE CO. Limited. 123 King St. East, Toronto.

SIMPSON COMPANY, LIMITED

THE ROBERT SIMPSON STORE CLOSSES DAILY AT 5.30 P.M.

Saving Helps Living

YOU may save or you may spend—that is not the question. The point is: How you save or what you buy. Poor judgment in saving is just as bad as poor judgment in spending. If a man or woman wills to do the best for those whose comfort are so largely in his or her care, he or she will take advantage of the offers of such a store and such a list as this. The money saved on one purchase may be invested to splendid advantage in another. It means a higher standard of living, greater comfort, higher refinement, broader outlook. Bargain Day to-morrow. Come and let us help you provide economically and well for the autumn.

Men's Bargains

Linen Collars, 5c Apiece. Men's and Boys' 4-Ply Linen Collars, straight bands, wing shapes, stand-up turn-down and turn-down, these are all perfect goods, sizes 12 1/2 to 17, reg. 15c and 20c, Friday. 5c. Not less than 6 sold to a customer. Men's English Cardigan Jackets, two pockets, buttoned cuffs, sizes small, medium and large, regular price \$1.00, Friday. 50c.

Bargains for the House

Floor Covers and Hangings Contributed to the Bargain List by Our Great Housefurnishing Store—3rd floor. Matting, Oilcloth and Carpets. Japanese Matting, worth 18c to 25c, Friday, per yard. 12 1/2c. Floor Oilcloth, regular up to 30c, Friday, per square yard. 19c. Short Lengths of English Tapestry Carpet, worth up to 85c, Friday, per yard. 29c. English Brussels and Velvet Carpets, regular up to \$1.25, Friday, per yard. 69c. English Axminster and Wilton Carpets, regular up to \$2.25, Friday, per yard. 1.10. Axminster, Smyrna and Velvet Rugs, 3x3 1/2 yards to 3 1/2x24, regular up to \$30.00, Friday, each. 15.95. Curtains, Shades and Cushions. Sash Curtains, regular 20c, Friday, per yard. 12c. 50-in. wide Portiere and Furniture Tapestry, regular up to \$1.00, Friday, per yard. 39c. Heavy Tapestry Curtains, regular up to \$8.50 to \$9.00, Friday, per pair. 4.48. Curtain Stretchers, good value at \$1.50, Friday, each. 95c. Window Shades, trimmed with lace or insertion, regular 65c and 70c, Friday, each. 33c. Sofa Pillow Forms, filled with best grade Russia down, super quality cambric casings: 18x18, regular 40c, Friday, each. 19c. 20x20, " 50c, " 29c. 22x22, " 60c, " 39c. 24x24, " 75c, " 49c.

Men's Oxfords, \$5 Values for \$1

200 pairs of Men's High Grade Oxford Shoes, on the newest lasts, with new toe and neat extension edge, Goodyear welted soles. A variety of leathers in the assortment, including patent kid, enamel calf, box calf, and dongola kid, sizes 6 to 10 in the lot. Friday bargain, worth from \$2.00 to \$5.00 per pair. 1.00.

Bargains in Umbrellas

96 only Men's and Women's Umbrellas—the women's are fine tape border taffeta silk, the men's extra heavy taffeta—all are tight-rolling and silk-cased. A beautiful selection of pearl, ivory and boxwood handles with sterling silver mounts, reg. prices \$2.75 to \$3.50 each, Friday bargain. 1.88.

Men's Canvas Gloves, 10c

For heavy or dirty work like "doing the furnace," etc., heavy twilled canvas, regularly 15 a pair, Friday, each. 10.

Hosiery Bargains

FOR BOYS, 35c to 50c, black ribbed English worsted stockings, for 25c a pair, double heel and toe, some with heavy double knee. FOR LADIES, fall weight, seamless, black cashmere hose, for 19 cents a pair.

Bargains in Hats

FOR MEN, soft hats, Alpines, fedoras, crease crowns, brown, grey and black, \$1.50 and \$2.00 hats (for \$2.50), Friday, 95c. FOR CHILDREN, Tam o' Shanter, of navy blue cloth, cardinal and brown felt, and black, navy, brown or cardinal velvet, worth up to 50c, for. 25.

Friday Bargains in the Travelling Goods Sale

100 TRUNKS, sizes 28, 30, 32, 34, 36, 38 and 40 in., covered with waterproof canvas and sheet iron, flat and barrel top styles, steel corners, clasps and bolts, strong brass locks, deep covered trays, heavy steel hinges. 100 SUITCASES, made on steel frames, waterproof, leather capped, colors olive, brown and black, sizes 22 and 24 inches, brass locks and clasps, neatly lined, four grain leather straps. 100 CLUB BAGS, deep style, solid grain leather and split leather, made on French steel frames, neatly lined, brass locks and clasps, square ends, pressed base, sizes 10, 12, 14, 16 and 18 inch. Regular prices up to \$3.75. Friday Bargains, ALL ONE PRICE \$1.98.

Drugs and Remedies

100 Pure Norwegian Cod Liver Oil, this season's, 16 ounce bottles, regular 40 cents, Friday. 25. 620 Boxes Japanese Tooth Picks, 5 bunches in each box, Friday 8 boxes for. 10. 120 Silver Polish, the best polish for plated ware, or sterling silver, 15c a bottle, Friday. 10. 96 Toilet Lotion, put up in fancy screw top bottle, Friday each. 10. 48 Condition Powders, for horses and cattle, 20 cents a package, Friday. 10.

\$1 Boston Ferns, Rubber Plants and Palms for 50c

Boston Sword Fern, regular 75c and \$1.00, for. 50. Rubber Plants, regular 75c and \$1.00, for. 50. Palms, nice, strong plants, regular 75c and \$1.00, for. 50. Asparagus Ferns, special at. 25. Japanese Fern Balls, large size. 25. Japanese Fern Balls, small size. 18.

2000 Framed Pictures

Another Great Sale at from 1-2 to 1-8 Pictures' Worth. 1000 Fine Framed Pictures, Photographs, Artotypes, Sepia Photos, Photo Colors, Etchings, Engravings and Carbons. Beautiful figure, animal, marine, landscape and floral subjects. Handsome frames made from artistic mouldings of the finest finish, hand-carved and ornamental, worth up to \$5, Friday bargains. 98c. 1000 Framed Pictures, in a large assortment of figure and landscape subjects, good frames, made from three-ply quarter cut oak and walnut veneer, and oak and gilt mouldings, medium and large sizes, worth up to \$4.00, Friday bargains. 49c. 200 Medium Size Framed Pictures, worth up to \$2, Friday bargains. 29c. (See them in our windows.)

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Rice Lewis & Son LIMITED

Corner King & Victoria Sts., Toronto

Money to Loan

If you want to borrow money on household goods and furniture, call and see us. We give the members rates of interest from 5% up to 10% daily as you apply. Fall at any time or as you wish. Have an extra monthly payment to your credit.

D. R. McNAUGHT & CO. LOANS

Room 10, Lawley Building, 6 KING STREET WEST. J. Ed Tutwell, W. G. Cook, W. R. Woodstock, W. H. Henley and E. Fry, secretary.

Narrowed Field of Search

Washington Post: The fact that all of the big life insurance officials are either in New York or Europe narrows the field of search for the party who robbed \$2,000,000 at Pittsburg.