ACTION COMMENCED.

The Mutual Reserve Fund Life Defends Itself—Col. James is Acting for the Company.

(From the Toronto Globe.)

The Mutual Reserve Fund Life Association has commenced proceedings against former officers and employees charged with circulating false and libellous charges against the association. The charges were first made with the New York Insurance Department, and when it was found that the department ignored them in its exhaustive report upon the association they were repeated to various New York newspapers until one was found willing to give them publicity.

Col. E. C. James, the eminent attorney in New York, is acting for the association, and the charges are to be pushed vigorously, not only against the original offenders, but also against anyone repeating the libellous statements. The move of the Mutual Reserve will, it is believed, commend itself to all honest men, and all who are interested in the association. It is a move that should have been made long ago. For years it has been slandered and villified through journals that are no credit either to the insurance business or to journalism. These attacks have been put in circular form, and sold by the thousands to competing companies, who supply their agents with them, who, in turn, distribute them among the people with a view to prejudice public opinion against the association.

One will naturally inquire what the Mutual Reserve has done to merit such unfair treatment. Its greatest sin seems to be that it has saved its policy-holders about forty millions of dollars which its competitors would have taken from them, and to this charge it pleads guilty. But why it should be abused for working for the people's interest is difficult to understand, unless it is on the principle that the most clubs and stones are always found under the best apple tree, and no doubt the insuring public will take that view of it. Indeed, it looks as though the the question of the future would be whether the public are to work for the stockholders of insurance companies, or their own families, as the business seems to be drifting into the hands of a few manipulators. In other words, is it to be life insurance for the people or Hooleyism?

There is one thing evident, when the association has come through such a rigid examination at the hands of an to put it mildly, did them scant justice, hostile Department of Insurance, who, [illegible] is "compelled to say" they are absolutely solvent with practically a million dollars of surplus over and above all liabilities actual or contingent, they have nothing to fear in the future. Had the law been carried out and justice done the association, it would have shown nearly two million dollars of a surplus. This is the strongest endorsation the association could possibly get. Not only so, but to the thoughtful mind it means that cible, and that the vile attempt that the association is practically invincible, and that the vile attempt that has been made to injure the interests of thousands of policy-holders will end in inspiring still greater confidence in the association, leading on to still greater achievements in the future, making thousands of homes happy at the lowest cost consistent with absolute safety.

The very men whom the shoulderers thought to please have long since been disgusted with their self-elected champions and ashamed that their business should seem to need such helpers. The Mutual Reserve Fund will doubtless follow up vigorously those who have foully tried to injure it, and all honest men will hold up its hands, for the public loves fairplay and is already tired of the persecution by disappointed money-seekers of an association which, with serious problems to solve, is honestly trying to meet them.

THE CARRIAGE FOR WOMEN.

One reason for the popularity of the automobile among women is that it is such an absolutely clean conveyance. There is no dust to speak of; no mud thrown up by the hoofs of horses, and the most immaculate costume loses none of its freshness after the drive. Then there is a safety about the horseless carriage which also appeals to every woman who had been condemned to drive behind what are known as "ladies' horses," those staid old slow-going animals that are tagged safe and reliable enough to be trusted under a feminine rein. Women like good horses, but very few have the strength nerve and skill necessary to drive them. That they are advancing in this particular accomplishment is proved by the fact that at recent horse shows women have carried off many of the first prizes. But the automobile, at present, is the chosen conveyance, and there is little doubt that New York, will soon see many of the carriages propelled by fair hands that have been trained to handle the brakes, to back and steer in the very adept fashion that Newport women are exploiting this summer. The fact that the electric carriages have been exiled from the park drives has militated against their use in town, but that restriction is to be removed shortly, and this autumn the girls will probably glory in the use of these new-fangled driving machines, rejoicing in them all the more in that they eliminate from the life of womankind, one persistent terror, the cabman.

ITEMS OF INTEREST.

A Few Paragraphs Which Will Prove Worth Reading.

Six undertakers in Hartford, Conn., were recently summoned at midnight, by telephone, to a house wherein no one was dead. The duped undertakers were mad enough to coffin the ghastly joker.

Married people outlive the unmarried, the temperate and industrious live longer than the glutonous and idle, and the residents of civilized nations live longer than those of uncivilized countries.

In Austria babies are allowed to sip beer at the age of three months, and some proud mothers are given to bragging about the quantity of the beverage which little Gretchen or Heinrich can dispose of.

Murder is not considered a very great crime by the Parsees of India. According to their code, a murderer receives ninety stripes on his bare back while the man who neglects his dog receives 200 stripes.

When a Man and Woman

Are married, romance ceases and history begins. When you get Catarrhozone and use it your Catarrh, Bronchitis, Asthma, or Hay Fever disappears, and health begins. Catarrhozone will cure—absolutely cure—Catarrh. There is no danger or risk in using this pleasant and effective remedy. It cures by the inhalation of medicated air, which is sent by the air you breathe to the minutest cells and passages of the lungs, and bronchial tubes. It cures because it cannot fail to reach the right spot. You breathe, it does the rest, $1.00 at all druggists, or direct by mail. Send 10c in stamps for sample outfit to N. C. POLSON & CO., Kingston, Ont.

Whenever a black cat passes a Hindoo sentry at Bombay he gravely salutes it in military style. This is because of a superstition which leads him to believe that the cat contains the soul of a British officer.

La Toscana, 10c. RELIANCE CIGAR FACTORY, Montreal

During a recent small-pox outbreak in Altoona, Pa., all cats and dogs in infected houses were put to death, by order of the Board of Health. This was to prevent the spread of the disease by these animals roaming from house to house.

LUBY'S Gives new life to the Hair. It makes it grow and restores the color. Sold by all druggists. 50c. a bottle.

CIGAR BOX MAKING.

The construction of a cigar box may seem to be a very simple matter to the novice, but the box passes through 19 different processes before it is ready to receive the cigars.

"Pharaoh 10c." Payne, of Granby, Que. Cigar Manufacturer.

An artesan well is on the farm of Charles Schaffer, at Wapukoneta, Ohio. He lately turned on the water to irrigate his parched lawn, and with the fluid came myriads of little fish of the black bass variety, from two to four inches in length.

CALLA LILY CREAM

ensures a youthful complexion. Send 25 cents for trial bottle, or post card for circular on skin and complexion. Address W. J. URQUHART, 489 Queen St. W., Toronto.

The champion speller of Missouri is Judge Henry S. Kelly, of St. Joseph. He can spell any word in the English language, with which he is familiar, has written three law books, and no printer has been able to discover an error in the orthography of his manuscript.

TO CURE A COLD IN ONE DAY

Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. 25c. E. W. Grove's signature is on each box.

ARTIFICIAL PAVING BLOCKS.

The newest artificial paving blocks to be adopted in Germany are made by combining coal tar, sulphur and chlorate of lime.

MONTREAL HOTEL DIRECTORY.

The "Balmoral," Free Bus Am. Plan. $1.50 & up.

Hotel Carslake, European Plan. Rooms from $1 a day up. Opp. G.T.R. Station, Montreal. Geo. Carslake & Co., Prop's.

AVENUE HOUSE—McGill—College Avenue. Family Hotel rates $1.50 per day.

ST. JAMES' HOTEL—Opposite G.T.R. Depot two blocks from C. P. Railway. First-class Commercial House. Modern improvements—Rates moderate

BULL FIGHTS IN PARIS.

Paris is to have its bull fights to add to the excitement of its populace. The arena, however, will not be within the city walls, but at Engien, which is some 12 minutes' journey by train.

ELEPHANTS HAVE EIGHT TEETH.

Elephants have only eight teeth, two below and two above on each side. All baby elephants' teeth fall out when the animal is about [illegible] years old, and a new set grows.

When a Londoner desires to express deep grief for the loss of a relative he puts crape on his cane.

NORTH BRUCE NOW

Soon There Won't be a Leg Left for Diabetes to Stand on.

All Over the Country Diabetes is Being Vanquished by Dodd's Kidney Pills—Thomas Brooks, of North Bruce, This Time—His Case Required Two Dozen Boxes.

North Bruce, Oct. 30. However it is in other parts of Ontario this big toe of the province knows the value of Dodd's Kidney Pills for Diabetes. It was not so long ago since Diabetes was considered incurable throughout Bruce County. Anyone who contracted Diabetes, or its twin malady Bright's Disease, were given up as hopeless by physicians and friends. And some of the most prosperous, popular and influential men in Bruce have been carried off by Diabetes.

Seldom, indeed, nowadays is a death from Diabetes in this district. Dodd's Kidney Pills are too well known here for that. Diabetes is cured before it advances to a dangerous degree generally, though there have been cases where prejudiced people, trying everything under the sun before resorting to Dodd's Kidney Pills, have been snatched from the edge of the grave by their use.

The case of Mr. Thomas Brooks, of North Bruce, belongs somewhat to this latter class. Mr. Brooks says: "I was troubled with Diabetes. I consulted a doctor, but he could not help me. I have also used other medicines, but got no relief. I have used two dozen boxes of Dodd's Kidney Pills and am completely cured. I can highly recommend this medicine above all others. Two years ago I could not look up to the top of a building, my back was so bad. Now I can stoop and bend with ease. The doctors wanted to perform an operation, but I would not allow this. Dodd's Kidney Pills are better than doctors."

A crow hatchery, the only one in the world, has been established in Brookville, Pa. The crow's eggs are hatched in an incubator, and when the birds are eighty weeks old they are guillotined. The heads sell for twenty-five cents each, and are used as adornments for bonnets.

O'KEEFE'S LIQUID EXT. OF MALT Invigorates and Strengthens. LLOYD WOOD, Toronto, GENERAL AGENT.

INDEFINITE.

Husband—This paper says a man wastes fully one-third of his life in sleep.

Wife—Does that include the time he puts in at church?

FOR OVER FIFTY YEARS

MRS. WINSLOW'S SOOTHING SYRUP has been used by mothers for their children teething. It soothes the child, softens the gums, allays pain, cures wind colic, and is the best remedy for diarrhœa. 25c. a bottle. Sold by all druggists throughout the world. Be sure and ask for "Mrs. Winslow's Soothing Syrup.

HELP.

Hicks—To be strictly up-to-date you should get an automobile.

Nawson—I suppose I auto; but—

$100 Reward, $100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer one Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

Address. F. J. CHENEY & CO., Toledo, O.
Sold by druggists, 75c.
Hall's Family Pills are the best

THE TRAGIC JOKE.

Virginia, never fall in love with a man who hasn't any sense of humor.

Why, Aunt Alice?

I refused one once; he took me seriously and never asked me again.

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