

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 vilified 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 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 hoodlumism?

There is one thing evident, when the association has come through such a rigid examination at the hands of an impartial body, did them scant justice, hostile Department of Insurance, who, but 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 endorsement the association could possibly get. Not only so, but to the thoughtful mind it means 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 fouly 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 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 gluttonous 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 Catarrh, Bronchitis, Asthma, or Hay Fever disappears, and health begins. Catarrh 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, 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 entry 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 infested houses were put to death, by order of the Board of Health. This was to prevent the spread of the disease to 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 artisan 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. E. C. W. Groves' 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.

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

ST. JAMES' HOTEL—Opposite G.T.R. Depot. 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 14 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 eight weeks old they are guillotined. The heads sell for twenty-five cents each, and are used as ornaments for bonnets.

O'KEEFE'S LIQUID MALT 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?

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HELP.

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

Nayson—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 for 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 system. 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.

W P C 996

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Miss Blithe—A dejected look and a breach of promise suit.

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The Home
CABBOTS.

As a rule carrots are not treated respectfully either by cook or diner. Yet they are a wholesome vegetable, capable of being made into a delicious one, if they but fall into clever hands.

A few receipts to this end may be of service to the housewife, who is often hard pressed for variety even in preparing her vegetables and a salad for her simple dinner, and who heretofore has only thought of carrots as an accompaniment of a pin bone stew.

One method of preparing carrots is in this wise: Take several bunches of small carrots and plunge them into boiling water for five minutes; then rub the outer peel off with a clean cloth. This is considered a better way than scraping them. Cut off the green tops and cut the carrots into thin slices. Put into a sauce pan three ounces of butter, two tablespoonfuls of water, a salt-spoonful of salt, a little pepper and the sliced carrots. Cover the pan and stew slowly for thirty minutes. Meanwhile beat light the yolk of two eggs, and add to them half a cup of cream and one tablespoonful of chopped parsley. Pour this sauce over the cooked carrots, and let them remain over the fire long enough to cook, and then serve immediately.

The French manner of cooking very young carrots is delicious. Boil them until tender, then cut them in halves lengthwise. Melt some butter in a hot spider and when the butter bubbles, lay in the carrots and sprinkle them with some sugar, salt and pepper, and finely chopped parsley. Fry them until the edges become crisp and browned.

Lyonnais carrots are made in the same way, only cooking some finely chopped onion in the melted butter before adding the vegetables.

To make creamed carrots, put in a saucepan two tablespoonfuls of butter, and when it is melted stir in one spoonful of flour. Gradually add to this one cup of rich milk, and season with pepper and salt.

Cut the boiled carrots into cubes or with a small scoop into small balls, and stir them into the creamed sauce. When hot turn them into a heated dish, sprinkle chopped parsley over them and serve.

A delicious entree is made thus: Scrape and cut into cubes enough carrots to make one quart. Put these into a saucepan containing three pints of boiling water, and cook until they are nearly tender. Then drain off all the water, and add one cup of stock, a teaspoonful of sugar and some salt. Stock has been almost boiled away, and a large tablespoonful of butter, and shake the pan so that the butter and remaining liquid will mix and adhere to the carrots, coating them. Pile the carrots in the centre of a hot platter and serve with small fritters placed around the edge of the platter.

For pickled carrots, cut them into cubes or balls and cook them until tender but not soft. Put them in a jar and cover with hot vinegar, to which has been added a sliced onion, a few peppercorns, some celery seed and a couple of bay leaves. This pickle is very nice for serving with cold meats or using with beets to garnish potato salad.

DEATH IN THE POT.

The use of enamelled iron ware for culinary purposes is becoming very common. Most households possess one or more of these articles, which have much to recommend them on the score of ease in cleansing, and the rapidity with which heat penetrates to the contents. Mr. Sharpin, F. R. C. S., of Brighton, has, however, called our attention to this latter property, and shows that it may constitute a source of danger, says the British Medical Journal. He met with the case of a cook, who, in cleaning a saucepan of this ware, had been pierced with a small piece of the enamel under the finger-nail. Upon examination after extraction, the fragment proved to be like glass in appearance and sharpness. He points out how readily this enamel breaks off from the subjacent iron, if it be submitted too rapidly to a great heat. This he attributes to the rapid expansion of the metal without a corresponding extension of the enamel. Once cracked, moisture obtains access to the iron, which becomes rusty, and the enamel then peels off in small flakes or large pieces. Mr. Sharpin ascertained that it was very difficult to pick these pieces out of certain vegetables, or of simple spinach or cabbage, and draws the inference that many people eat food to which particles of enamel are adherent. He then inquires whether, such being the case, this may not account for the greater frequency of certain intestinal troubles at the present day than in the days before enamelled ware came into general use. He therefore advises that all housekeepers and others in charge of the domestic arrangements in households where enamelled saucepans, etc. are used, should have them overhauled at frequent intervals, and that those in which the enamel is defective should be at once discarded.

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