A WHOLE LOT
of little things you need around the house. This store hands them over to you

AT LITTLE PRICES
because it buys them the same way, and in big quantities. We sell little things and big things and deal rightly with you on both.

GARDEN HOSE
The easy method of sprinkling.

GARDEN TOOLS
Easy garden making.

WINDOW SCREENS
Costs little to keep out the insects.

PAINTS
A small investment makes a big difference.

DUSTERS
The kind and time you need.

HARDWARE
The best for all purposes.

-- At --

Corbett's Hardware

SALE BY TENDER

THE RESIDENCE AT PRESENT occupied by F. S. Rees, 32 Ontario street. The house contains ten rooms, has an extension kitchen, and modern improvements. The cellars are concreted. The property has a frontage of 66 feet on Ontario street and a depth of 149 feet.

Tenders for this property will be received till noon 30th June. The highest or any tender not necessarily accepted.

W. G. CRAIG & CO.

Kingston, 21st June, 1905.

First Aid in the Home

For the home there is no other "firstaid" so sure as Pond's Extract—*the old family doctor.* Emergency hospitals use it to stop bleeding in deep cuts and value it for its efficacy to allay inflammation and banish pain. Every family medicine chest should contain its bottle of Pond's Extract.

Sold only in sealed bottles under buff wrapper.

ACCEPT NO SUBSTITUTE.

USE "MAPLE LEAF" THE BEST CANNED SALMON PACKED

TAXES, 1905

SAVE TWO PER CENT. BY PAYING your Taxes on or before June 30th. No discount allowed after that date.

O. V. BARTELS,
Tax Collector.

Coal—Quality—Wisdom

When you're stocking up to save money, don't forget you can save by quality, as well as by forethought. It will not avail you much to gain 10 per cent. on coal when you buy it, and lose 20 per cent. when you burn it.

Clinkers are NEVER found in our coal. We make a SPECIALTY of coal that gives great heat. That means you use LESS coal.

Test the claim—for your pocketbook's sake.

R. CRAWFORD.
'PHONE 9.

We Excel in Giving Comfort to Eye Glass Wearers

Our stock of Eye Glass Mountings is large and up-to-date and we are able to fit the most difficult—nose—at the same time giving a neat, natty appearance which is in perfect harmony with the general contour of the face.

WE EXCELL in prescribing lenses also. We guarantee a perfect fit and run all the risk.

We have all the latest instruments and our methods of examining the eyes are the most modern known to the science of optics.

DR. A. P. CHOWN,
Druggist and Expert Optician.
185 Princess Street.
SEE OUR WINDOW.

The Chinese never wear wool, even in the depth of winter; and, generally speaking, the entire population clothe themselves in cotton all the year round.

THE WHIG—72nd YEAR

DAILY BRITISH WHIG, published each evening, at 506-510 King street, Kingston, Ontario, at $6 per year. Editions at 2:30 and 4 o'clock.

WEEKLY BRITISH WHIG, 12 pages and over, published in parts on Monday and Thursday mornings at $1 a year.

Attached is one of the best Job Printing offices in Canada; rapid, stylish and cheap work; nine improved presses.

The British Whig Publishing Co., Limited
EDW. J. B. PENSE,
Managing Director.

THE DAILY WHIG.

"Optes per Orbem Dicor."

The Bar Going Out.

The advocates of the bar abolition will find great comfort in the reports which come from London, and to the effect that drinking in places where liquor only is for sale is falling away, and that some of the finest tap rooms in that great city, veritable parlours, are being closed up. Indeed, in the words of one man, the manager of a defunct resort, and therefore a competent authority, "the day of the bar is over. Men no longer want to stand up at a bar merely to drink, and I am not sorry the bar has gone. Men of good class would no longer frequent it, so we have swept it away. Its place will be taken by restaurant drinking. The bar is doomed in the west-end of London. In the last twenty-five years drinking has decreased quite fifty per cent. Men now prefer a place where they can eat as well as drink, and I think in the course of a few years all the west-end bars will have been superseded by saloons for solid refreshment as well as liquor." This experience will lend strength to the Canadian movement against the bars, as the source and cause of much of the intemperance of the times. When London leads in the reform—and the people of no place and no land seemed to be so set in their customs—there is ground to expect it in Canada. The evidence is not at hand, and so it is important to know how much influence, if any, the new liquor laws of England had upon present results. Anything that would make public drunkenness unpopular would have much to do with the tippling habits of the people.

Clapping On The Taxes.

What is the object of the transient traders' license? Primarily it is to keep out those who would come into competition with the local merchants. It is the device of the municipal council which would, at the call of the business community, do something to protect its resident taxpayers.

But what can be the object of the provincial taxes upon commercial traders? British Columbia led in it, and men who went to the Pacific coast under promising conditions, having engagements which would have paid them well, left the province without completing their tasks rather than contribute $250 to the public exchequer.

British Columbia resorted to the tax for revenue purposes. What of Quebec, whose legislature, at the last session, passed an act according to which the commercial traveller must pay annually a tax of $300? It means that the sample and order man will keep out of Quebec. A big house and a large business connection may warrant the investment of $300 in a personal tax. But the average wholesaler is not going to submit to what he regard as a great imposition.

The convenience of the traveller is very great. It has come to be regarded as necessary that the man who will do business shall canvass for it. People find that by waiting they will be shown the goods they want, will be even educated as to the conditions and demands of the day. He appreciates a service that is expensive and must be paid by some one.

Even the good housewife is becoming used to the regular and courteous calls of the canvassing agent, and delivers her orders at the door in place of at the store, though half the pleasure of buying lies usually in the shopping.

The result of the Quebec tax will put some travellers out of business. The law may not, therefore, produce the desired effect.

The Self-Made Man.

The late Henry B. Hyde, of the New York Equitable Assurance Society, has been pictured as a self-made man, as one who found his opportunity for usefulness and took advantage of it. The recent revelations of State Superintendent of Insurance Hendricks has served to dislodge Mr. Hyde from the high pedestal in which some people had placed him.

In this special report the founder of the Equitable was pilloried as the original grafter in the society and the greatest of them all. His sin was in building expensive safety deposit vaults in the big cities at the expense of the Equitable, and in renting them to companies of which he was the chief member and beneficiary. The Equitable's income from these ventures was only one and one and a half per cent. and the private corporation's return was twenty-five and thirty per cent. So that Mr. Hyde was not, if self-made, by any means an ideal man.

By the way, when one is contrasting personalities, and presenting the self-made men for admiration, he had better remember the experience of D. C. Fraser, once a popular member of the commons and now a judge in Nova Scotia. He was sent from Ottawa to the assistance of a liberal candidate in Ontario. It was an "agony" call, for the candidate was a poor platform speaker; and so Fraser went well prepared. His man spoke first. The substance of his speech was this: "Fellow citizens, you know me—I'm a self-made man—you know me."

The rival candidate was a non-resident and a stranger to most of the audience. For some reason he was not able to appear in person that evening; but he was fortunate in his substitute, a little French-Canadian lawyer. "I'm verra sorry," he began, "ma freend could not coom—I'd lak mooch you haf seen heem. He verra deeferent from dis man dat has joost sit doon. He says he made heemself. I believe dat. But ma man—God made heem! And, me freends, dere is joost as mooch deeference between de men as dere is between de makers!"

That was all his speech; but that was enough for the audience, and too much for Fraser and his friend. It should be remembered now when people are hunting for characters to exalt for personal glorification. Something higher and purer than Hyde is necessary, and yet he was the subject of a personal sketch by the president of Cornell College recently.

Editorial Notes.

The Spain-Salmon scandal has shifted from Ottawa to New York. The World's contribution of a page is but an elaboration of much that has been current gossip for some time.

Hamilton now pays higher salaries to its teachers. The limit to kindergarters is $300; to female teachers, $500, to female principals, $750, and to male principals, $1,000.

The army's demand for horses is putting life into the stock business. Stock farms ought to spring up and thrive. Current prices for troopers, $145; for gunners, $100; for blacks, (cavalry), $200.

"The whole insurance business," says the Watertown Times, "needs to be regulated. Men save for their families, and not to fatten the already rich lot of men who have profited by this sacred trust."

Lipton has found great pleasure and great advertising in the America's cup yacht races. So he has given his order for another challenger, another Shamrock. If he wins we will all drink his tea.

The Toronto News has a capital cartoon. It pictures Mr. Whitney in the act of reading that the Toronto World has him lead the federal opposition in place of Mr. Borden. He remarks: "Not for me! I've led oppositions long enough."

The friends of J. W. Alexander, the fallen president of the Equitable, believe he honestly thought he earned all the moneys he received. Hendricks' story of his grafting does not bear out this conclusion, and if any doubt remains Jerome will dissipate it.

Lord Curzon or Lord Kitchener must go. They cannot agree upon the Indian policy. The imperial government leans to Kitchener. He is not more important than Curzon, but he is more necessary as a military stratagist.

The tory opposition wants the judges to redistribute the seats in the new provinces. What do they know more about the circumstances than the government? Why not carry out the tory idea in its entirety and have the judges keep out of all political interference?

SPIRIT OF THE PRESS.

Properly Described.

Toronto Telegram.

June is the month of roses and rainwater.

In Contrast.

Toronto World.

Theodore Roosevelt may yet be known as the star peacemaker, and Kaiser Bill as the star peacebreaker of the world.

Staggering Suggestion.

Toronto Star.

Can you imagine any more delightful happening for some men than to have a friend die and leave them all the cigars they could smoke?

Something In It.

Guelph Mercury.

The trouble with most people is that they want to cast their bread on the waters to-day and have it come back in French rolls and Vienna bread in time for to-morrow's breakfast.

Women As Economists.

Ottawa Free Press.

The lady managers at the St. Louis fair who had a $100,000 to spend returned $26,000 after they settled up their accounts. This is the strongest argument in favor of women entering the political arena that has yet been advanced.

"For spring sickness" take Blaud's Iron Tonic Pills. The genuine are sold at Gibson's Red Cross drug store, 100 for 25c.

The greatest care as to cleanliness and sanitary conditions is taken in the manufacture of Toye's bread.

WARNS THE PEOPLE

AGAINST ASSESSMENT INSURANCE SOCIETIES.

W. J. Fair Claims They Are a Sham—A List of Those That Have Failed in Canada Within the Past Few Years.

Kingston, June 27.—(To the Editor): In your editorial column of yesterday, I see you have made an attempt to champion the cause of fraternal insurance, defending their methods and position as an insurance institution at the present time. This is rather a surprise, as I have always understood that your paper was not open for controversy on this subject, unless by paid advertisement. The article seems to me to be a sort of an apology for the mistakes and disaster this system has brought upon thousands of families both in United States and Canada in the past, by increasing the rates on the older members to the degree that makes the continuance of their certificates prohibitive.

Some one has written that every great truth goes through three phases: First, people say it isn't so; second, that it conflicts with the Bible; third, that they always believed it. Life insurance has practically had this experience. Originally it was claimed to be impossible of fulfilment. Then the people declared it was flying in the face of Providence. Now, all the world wants it, and clergymen are both eloquent in its behalf and almost invariably holders of policies.

The leading exponents of the assessment idea in this country claim that that their idea has three great merits, security, cheapness and popularity. That is like the student's definition of the crab. His answer was, a red fish that walks backward. Perfectly right in all but three things, said the professor. It is not a fish, is not red, and does not walk backwards. Assessment life insurance in the long-run is insecure; costly and wanes in popularity. You claim that assessment societies have been profiting by the counsel of the registrar of friendly socieities, and acting upon his advice, have been adjusting their affairs as a guarantee to longevity. You also claim that the representatives of fraternal insurance have been seeking for and accepting the advice of insurance actuaries, in the conduct of their business. Now sir, if you can show me a single fraternal assessment organization doing business on this continent, based upon the principles laid down by life insurance actuaries, or if you can name one single society accepting the Hunter schedule of rates, applied to the old and new business as he recommends, I will admit that there is still hope for some of these concerns. The facts are, that the average rate collected by the largest societies is not much more than half of what is demanded by the Hunter schedule.

Since Mr. Hunter submitted his table, which you seem to take refuge behind, not a single new assessment society has been formed, or opened up in Canada, by the governments of this or other provinces. This in itself is sufficient proof to convince anyone that it is impossible to get new members, when they can do so much better by buying legitimate investment insurance.

Perhaps you know that without a single exception, the prominent advocates of the assessment system now agree, that a reserve fund is necessary and in some cases an attempt has been made in that direction, but the average amount they have on hand is less than $5 for every $1,000 of business in force, and the average amount of total reserves held to protect the great volume of life insurance carried by these societies, is not one-twentieth of what the experience of the last fifty years has proven to be necessary, and which the government of the various countries compel line companies to maintain. Any student on the subject can satisfy himself on this point, by reading the various articles published in the American, and insurance press on the subject.

During the last twenty years there have been over thirty-five assessment concerns wound up in Canada, whereby the members lost over $125,000,000 of life insurance. The record of assessment failures in United States runs into the hundreds, and the results are appalling. The lesson to be learned from all this, is, that assessment societies have a rapid growth in their earlier years, while the mortality is light, and the assessments low, but having failed to set aside a proper reserve for each policy each year, as ascertained by a valuation of the policy liabilities, the societies are unable to fill their contracts in later years, and thus decline and fade away, as strikingly illustrated in the case of the American Legion of Honor, which was founded in Boston in 1878, but was wound up last year.

If it were possible for some such enactment to be generally made and enforced as "Thou shalt not humbug the public," the occupation of not a few would be gone. It is true, the public often acts as if it liked to be humbugged, and in its credulity or half-blind cupidity runs into the very arms of those who offer it dead sea fruit, or promise it indefinite future wealth, for very definite present-day dollars. And therefore the public needs to be protected from the wiles of such as lie in wait for it.

The following is a list of societies that have failed in Canada within the last few years:

Medical Men's Mutual, Telegraphers' Mutual of Ontario, Equity Life Reserve Fund, Tontine Mutual Benefit Association, Toronto Life and Accident Association, Reserve Fund Accident Association, Provincial Life and Live Stock Association, Dominion Mutual Benefit, Canadian Educational Endowment, Canadian Order Knights of the Maccabees, Lion Life and Provident, Canadian Relief Society, Canadian Mutual Aid, Good Templars Benefit Association, Septennial Benevolent Society, London Mutual Benefit Association, all of Toronto; Provident Association of America, Equitable Provident Society, British North America Benevolent Association, Dominion Masonic Benevolent Association, London Masonic Mutual Benevolent Association, all of London; Mutual Marriage Aid and Canadian Legion of Honor, of Hamilton, Ottawa Valley Provident and Life Association, Ottawa; Kingston Masonic Mutual Benefit Association, Kingston; Canadian Royal Benefit Society, Sarnia; Industrial Union of B.N. America, Guelph; Dominion Provident Endowment, Stratford; Provincial Provident Institution, St. Thomas; Provincial Mutual Association of Canada, Montreal, Que.; New Brunswick Aid Life Association, St. John, N.B.; Mutual Relief Society of N.S., Yarmouth, N.S.; Select Knights of Canada, St. Catharines; Massachusetts Benefit Society, Boston; Covenant Mutual Benefit, Illinois; Mutual Reserve Fund Life Association, New York; Fraternal Guardians; Knights of Sobriety and Fidelity and Integrity.

I have been engaged in the life insurance business for the past seventeen years, and during that time, have received hundreds of letters from those who were insured in assessments concerns. I append herewith an extract from a recent communication received: "As a warning to the public, and especially to my fellow members insured in the various fraternal assessment societies, I wish to submit the results of my unfortunate experience. In December, 1888, I was insured, and at the time it was represented to me through the society's officers and literature, that I could get insurance for one-half the usual rates charged by level premium companies. I was told that old line companies were charging exorbitant rates; that they were collecting thousands and millions of dollars unnecessarily from the public; that their reserve fund was like a fifth wheel to a coach, and that the assessment concerns would carry my insurance for half the cost. Accordingly, I, like many others, bit at the assessment bait, and now after many years' experience, I have to say that the whole thing is a miserable sham, and that in my old age, when unable to secure and pay for new insurance, I am now frozen out by increased assessments, along with thousands of other members am in receipt of a notice stating the necessity of increased assessments, which increase I am unable to pay, so that my experience leads me to the conviction that the whole basis of assessment insurance as illustrated by the largest concerns in the world, is a foundation of sand, and is bound to produce in the end, dismay, disappointment and disgust."

I therefore take this opportunity of utilizing my experience to warn the people of Canada against having anything more to do with societies founded upon the assessment principle.—W. J. FAIR.

NAPANEE NEWS.

The Death of Mrs. Peter Miller.

Napanee, June 28.—The death occurred at Strathcona, yesterday morning, of Mrs. Peter Miller, a well-known and much respected resident of Strathcona. Deceased was in her sixty-eighth year, and had been ill about a year. She bore her long illness with much Christian patience. She leaves four daughters to mourn the loss of a loving mother. They are: Mrs. (Rev.) W. B. Tucker, Kingston; Mrs. Hamilton Armstrong and Mrs. W. Wilson, Strathcona. Mrs. Armstrong came down from Carman, Man., last summer to attend the bedside of her mother, who was then very ill and has remained with her ever since. The funeral takes place at 10.30 o'clock on Thursday morning, to the family plot at Newburgh.

The town was gay with soldiers in red coats, yesterday. Here there and everywhere they were to be seen. In the evening the Napanee band, with the soldiers, following, paraded the streets and played martial airs prior to leaving on the 6:40 train for camp at Barriefield.

Since the electrical storm of Sunday evening, the weather has been cool and more like September than June weather. Mr. and Mrs. J. F. Van Every are spending their holidays with Mrs. Van Every's parents, Mr. and Mrs. William Templeton. Mrs. Robert English is the guest of her sister, Mrs. (Dr.) Ming, John street.

The birthday party in the Eastern Methodist church, the last meeting in this historic, old church, was well attended, and a success in every particular.

The entrance examination starts today; about sixty pupils will be in attendance.

Worried Himself To Death.

Syracuse, N.Y., June 28.—Albert R. Vaughn, a post office employee, died suddenly yesterday, heart failure being given as the cause. About a month ago his wife was the victim of a brutal assault by an unknown man who waylaid her as she was passing a lonely spot. With the husband who works nights she had been attending a party, and had been obliged to walk from the car to her home alone. Vaughn blamed himself for letting her go alone and worried himself to death the physicians say.

The laxative effect of Chamberlain's Stomach and Liver Tablets is so agreeable and so natural that you do not realize it is the effect of a medicine. For sale by all druggists.

SEALED TENDERS ADDRESSED to the undersigned, and endorsed "Tender for Supplying Coal for the Dominion Buildings," will be received at this office until Tuesday, August 8, 1905, inclusively, for the supply of Coal for the Public Buildings throughout the Dominion.

Combined specification and form of tender can be obtained on application at this office.

Persons tendering are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures.

Each tender must be accompanied by an accepted cheque on a chartered bank, made payable to the order of the Honourable the Minister of Public Works, equal to ten per cent of amount of the tender, which will be forfeited if the party tendering decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,
FRED. GELINAS,
Secretary.

Department of Public Works,
Ottawa, June 26, 1905.

Newspapers inserting this advertisement without authority from the Department, will not be paid for it.

Teach the rising generation to discriminate between

Sunlight Soap

and others that just look like it but lack its purity and cleansing power. It will save them the worry of experiment and the expense of injured clothes. Sunlight Soap washes equally well with hard or soft water.

Your money back for any cause of complaint.

Lever Brothers Limited, Toronto

1120

BIBBY'S BIBBY'S

HAT SALE

This is our house-cleaning time in the Hat Department and we are making it a thorough clean up. We find we are over-stocked in some sizes and that we have about six dozen Hats made up of one or two Hats of a kind. These we have placed on our table along with ten dozen Travellers' Samples.

Their regular prices were $1.50, $1.75, $2 and $2.50.

Sale Price, 50c.

THE H. D. BIBBY CO.,
Clothiers and Haberdashers, Oak Hall.

Smart Clothes for Smart Dressers

One man wants to dress better and pay no more. Another wants to dress as well and pay less.

We Keep Clothing to Suit Both.

Good serviceable Summer Suits, Tweeds and Homespuns, just the thing for this weather, $5, $6, $7 and $8.50.

IT IS OUR PROVINCE
To gratify the taste for stylish clothes and develop it.

IT IS OUR POLICY
To make the prices as low as good quality will permit.

IT IS OUR PLEASURE
To extend a cordial invitation to every man in Kingston and vicinity to pay this store a visit.

Suits made to your measure from the best English and Scotch materials, $15, $16 and $18.

Jos. Abramson, The People's Clothier
180 Princess Street, Between Redden's and Crawford's Groceries.

Cool Shoes for Hot Weather

Ladies' White Canvas Oxfords, $1.
Misses' White Canvas Oxfords, 11 to 2, 90c.
Child's White Canvas Oxfords, 8 to 10, 75c.
Misses' Barefoot Sandals, 11 to $2, $1 and $1 25.
Child's Barefoot Sandals, 90c. and $1.
Infants' Barefoot Sandals, 5 and 7, 85c.

Men's White or Pearl Canvas Boots, $1.50. Others at $2 50 and $3.

Also many lines of Oxfords in Velour Calf, Patent Colt, Tan or Chocolate.

The Sawyer Shoe Store.