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POLICYHOLDERS THE FIRST CONSIDERATION

Commissioner Kent Dwells on the Importance of Their Voting

Declares Shareholders' Interest is Slight Compared to the Insured—Commends Sun Life's Management, But Says That May Not Always Be So Good, and Change of Officials Might Be Necessary.

(Special to The Telegraph)

Montreal, Oct. 25—Rebates, policy holders' right of vote, and the value of various plans of insurance, were topics discussed at various times today during the sessions of the insurance commission.

T. H. MacAulay, Sun Life actuary, yet on the stand, declared against rebates, failed to see the need of giving voting powers to policy holders, and was most warm in his approval of deferred policies.

The day's session brought to a close the probing into the affairs of the Sun Life, and it is announced that the Royal Victoria would be gone into tomorrow, and that the close of the day's sittings would terminate the affairs of the commission in Montreal.

A curious fact was elicited during the afternoon. It was that the very stringent measures adopted in the United States had driven insurance companies to the wall.

Mr. Kent had a word for the life policy holders. He confessed to be a policy holder himself. Earlier in the investigation he had asked the Sun Life actuary to prepare to answer the question as to what he (Mr. MacAulay) thought as to permitting the policy holders to vote.

Mr. Kent asked the question yesterday, and Mr. MacAulay's reply, though rather indefinite, was practically negative.

In asking his question, Mr. Kent paid

a compliment to the company then under investigation.

"In referring to the policy holders voting," said Mr. Kent, "I want to get an opinion from you. Now it seems to me that the conduct of the Sun Life's business leaves nothing to be desired as far as the present generation is concerned. If you were immortal I would say nothing about it at all. If there were to be no changes it would be well, if you, by hard work and close attention, put the Sun Life on a high pinnacle and left it so, a manager with other attributes might destroy it. If seems to me that then the policy holder would not have any recourse. He would have to sit on the fence and wait until the government stepped in and used the insolvency act."

"As I told you before, one of the best companies we examined was a mutual organization, and although the policy holders belonged to a class of people not high in the scale, there was not any desire to change and the management proceeded satisfactorily.

"When you compare the shareholders' capital with the policy holders' premium, it is a mere fleabite. This is indeed a case of the tail wagging the dog with a vengeance. The directors in this case have done nobly, but with the future years must come changes, and who can say that the officers will always pursue such a good policy. But the policy holders may not want to exercise this duty every year, perhaps not once in twenty years. It seems to me that the matter is one for consideration. I would like to know if you would be prepared to grant it, and how you would receive such a request?"

Mr. MacAulay said that he was not favorably disposed to the granting of a vote to a policy holder.

"But you may be requested any day to do so."

"We have never had a single request from a policy holder for such a thing. You will have one next week."

NEWFOUNDLAND AFFAIRS UP IN BRITISH HOUSE

Winston Churchill Admits They Grant Americans' Request Despite Island's Protest

London, Oct. 25—The parliamentary secretary of the colonial office, Winston Spencer Churchill, when questioned in the house of commons today on the subject of the recent Anglo-American agreement in regard to Newfoundland fisheries, said that the government of Newfoundland had been consulted before any negotiations were begun and fully informed of their progress at each stage.

Replying to a question in the house of commons today, President of the Local Government Board Burns said that of 418 tons of meat seized and condemned at the Smithfield market, London, between July 19 and Sept. 13, twenty-four tons came from the United States, and about 232 tons from the Argentine. Mr. Burns said he hoped the government's proposed legislation would prevent the possibility of the recurrence of such a state of affairs as the question revealed.

WOMAN ELUDES HOSPITAL NURSES AND SUICIDES

(Special to The Telegraph.)  
Peterboro, Ont., Oct. 25—This morning Mrs. Andrew Johnson, wife of a Smith township farmer, eluded the vigilance of the nurses at Nicholl's hospital and making her way to the river, committed suicide by drowning. She was confined to the hospital on account of nervous prostration, after an attempt at suicide by taking carbolic acid a fortnight ago.

SCHOOL BOOK RING EXISTS IN CANADA

Witness Tells Ontario Text Commission Who the Members Are, and What It Cost to Get a Third Interest—Reader That Sells for Forty Cents Only Worth Fifteen Declares Publisher.

(Special to The Telegraph.)  
Toronto, Oct. 25—Arnold W. Thomas, secretary-treasurer of the Copp-Clark Company, stated in his evidence before the text book commission today, that the Canada Publishing Company was a syndicate composed of members of three firms—W. J. Gage & Co., Warwick Bros. and Copp-Clark Company—and that there was no competition.

HOUSE OF LORDS NOT DISPOSED TO WRECK EDUCATIONAL BILL

London, Oct. 26—A strong tone of moderation and conciliation characterized the debate in the house of lords yesterday on the education bill. Lord Goschen, the Archbishop of Canterbury, and all the other speakers of prominence, advocated a spirit of justice to all the parties in the controversy.

The Archbishop of Canterbury in particular stoutly declined to be a party to a mere "wrecking amendment." The divine speech disposed entirely of the rumor, recently current, that he had arranged a compact with the premier, but the present temper of the house of lords seems to leave an opening for a compromise.

This spirit of conciliation is reciprocated by the government's organs this morning, which, while they regard the amendments handed in yesterday by opposition peers as unacceptable, are inclined to consider them as "bargaining amendments."

AMERICANS HASTEN TO PROMISE JAPS BETTER TREATMENT

London, Oct. 25—In a despatch from Tokio the correspondent of the Daily Telegraph says the Japanese foreign office has received a reply through Ambassador Viscount Suzo Aoki, at Washington, to the effect that the exclusion of Japanese children from the schools of San Francisco was quite a local affair.

MANY GRAND TRUNK CONDUCTORS DISMISSED

(Special to The Telegraph.)  
Montreal, Oct. 25—The Grand Trunk today dismissed fourteen conductors who have been running between Montreal and Portland (Me.).

Grand Trunk officials decline to discuss the dismissals except to say that the men were relieved for good and sufficient reasons. It is believed that another batch of conductors will be laid off within the next few days. Spare men are today replacing those who were dismissed.

L'ORIENT WINNER IN BALLOON RACE



Pittsfield, Mass., Oct. 22—The balloon L'Orient, piloted by Leo Stevens, defeated the Centaur, piloted by Charles T. Walsh, in an endurance contest, starting from this place today. The L'Orient outlasted the Centaur by about three hours and a half, finally landing in the little mountainous town of Jamaica, in Windham county (Vt.), fifty-seven miles from the start. The Centaur came down in Bennington (Vt.), thirty-five miles from this city.

TO BLOCK SPECULATORS AT FORT CHURCHILL

Major Moodie Stakes Out Land as a Government Reserve—Letter Three Years Coming from Hudson Bay.

(Special to The Telegraph.)  
Ottawa, Oct. 25—Fort Churchill will not be a constant day be the terminus of one or more railway lines. To prevent the land in the vicinity being captured by speculators Major Moodie received instructions, when he went north last summer, to have the land staked out into a government reserve.

CRAZED BY SUFFERING CASTAWAY THROWS HIMSELF INTO SEA

Five Others on a Bit of Wreckage Rescued Some After

Norfolk, Va., Oct. 23—Counting the minutes which seemed to them to be but few inasmuch as between them and death, bruised, bleeding, hungering and thirsting, five men adrift on a bit of wreckage off the Florida coast saw one of their companions arrive today for bunker coal and on route from New Orleans to Rotterdam.

USED TOY CANNON TO COMMIT SUICIDE

Brockton, Mass., Oct. 25—A toy cannon was the weapon used tonight by Joseph H. Gifford, a real estate agent, of this city, to end his life. Gifford had been despondent for some time, due partly to financial troubles.

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ASSAILANT OF ETHEL TRAIN FOUND GUILTY

Jury Only Twenty Minutes in Convicting William E. Clarke

Prisoner Apparently Unaffected by the Verdict—Other Charges Not Likely to be Taken Up at the Present Term—Closing Addresses of Counsel and Judge.

After having been scarcely half an hour absent from the court room Thursday night the jury impaneled in the second trial of William E. Clarke returned a verdict of guilty of attempted rape on Ethel P. Train. The prisoner in the dock, who was in any way surprised by the verdict, did not show any outward sign, but sat there apparently calm and unmoved. His counsel, J. H. M. Baxter, immediately called for a poll of the jury, after which the court adjourned till Friday morning till 10 o'clock, the prisoner being remanded to jail. It is likely he will be sentenced this morning.

It is understood further that the charge of indecent assault will not be taken up today and probably not at this term of the court.

At Thursday morning's session of the court Walter Hazlett was called for the defence. He said he was boarding in the Clarke family at the time the assault is alleged to have taken place. This closed the case for the defence.

In consequence of a request by two jurors the attorney general sent for George E. Seely and Samuel H. Seely, who were said to have seen Clark on the Millidgeville road on the Saturday in question.

George Seely arrived before the noon recess but nothing material was obtained from him.

When the court resumed at 2.30 p. m. Samuel Seely was called to the stand. He said that he drove the bus between Scott's corner and Millidgeville. In answer to a question he stated he had not seen Clarke on the Millidgeville road on the day in question nor had he ever said he had seen him.

Speech for the Defence.

Mr. Baxter then opened for the defence. He said that if he or his client had feared the result of calling the last two witnesses he would have protested against waiting. He asked the jurors to disabuse their minds of anything they had heard outside. The evidence of the two witnesses, he contended, had completely vindicated

his client. Referring to the statement made at the last trial by the attorney general that Clarke had perjured himself and that in consequence of the law which allowed prisoners to give evidence in their own behalf the court rooms of the land reeked with perjury, he quoted the opinion of Lord Chief Justice Alverstone in favor of the Prisoners' Evidence Act.

Mr. Baxter went on to say there was no variation in Clarke's testimony on either of his trials, nor had the prosecution by the severest cross-examination shaken him in any particular. He went on to speak of the charge made by the crown in the charge from rape to attempted rape and commented at some length on the motives for the charge. Turning to the evidence he claimed Dr. Corbett's testimony proved that the gravest crime of which the prisoner could be convicted was indecent assault. As to the question of identity, both the Short and Train girls were probably mistaken. They had not said anything to Mr. Skinner about the man's clothes nor had they spoken of them in the north end police station. The shoes which they asserted wore, according to them, were covered with grey dust and that dust could have been got no where but on the road, and the prosecution had failed to show by a single witness that Clarke was on the Millidgeville road on Saturday, Aug. 4.

Coming to the identification of the clothes Mr. Baxter said one could not help but admire the precocious cleverness of the Short girl. That witness had said on the previous trials that the tear in the man's coat was sewn with black thread and yet on the present trial she had been unable to tell whether black or blue thread had been used till she examined very closely. The general description which the girl had given Mr. Train was so vague as to lead him to suspect another man who differed widely from the prisoner in personal appearance. Neither of the girls had noticed that one half of the man's thumb was

(Continued on page 4, fifth column.)

WAUGER STARTED TOWARDS ST. JOHN

Moncton Doesn't Want the Crazy Ex-chain Gang Man—Other News of the Railway Town.

(Special to The Telegraph.)  
Moncton, N. B., Oct. 25—Alphonse Wauger, the young Parisian pronounced harmless insane, was shipped out of town this morning by the authorities. It is said he was started in the direction of St. John by train.

O'MEARA ARRESTED AGAIN IN LONDON

Toronto, Oct. 25—A sensation was sprung in the London bribery case today when John O'Meara was again placed under arrest. O'Meara is the man who declared in the witness box Monday that he had never been connected with questionable election work of any kind and that he had never set foot in Bradford, where it is alleged he was arrested for violating the election law and allowed to go on his own bail. O'Meara was with Lewis when arrested today.

The crown state that they can produce positive identification of O'Meara.

BRITISH TEACHERS AFTER KNOWLEDGE

Five Hundred Coming to the United States and Canada Next Month to Familiarize Themselves With the Educational Methods of These Colonies—Alfred Moseley at Montreal Making Arrangements With McGill Authorities.

(Special to The Telegraph.)  
Montreal, Oct. 25—As an outcome of the most unique educational movement that has ever taken place in the history of civilized countries, 500 teachers from the United Kingdom will visit Canada next month.

Alfred Moseley, C. M. G., millionaire, educationist and tariff reformer, is in Montreal today in conference with the McGill authorities with regard to this movement, which aims at bringing from the United Kingdom a large body of the teachers of the country schools for the purpose of familiarizing them with the educational methods of Canada and the United States, and of affording them an opportunity of obtaining a first-hand knowledge of western life and thus increasing their capacity for interesting British children in the ways and conditions of life in the western hemisphere.

HEAVY RAIN ALONG ST. JOHN RIVER

Rise of Water Expected and Stranded Logs Released—News of Fredericton.

(Special to The Telegraph.)  
Fredericton, N. B., Oct. 25—There was a very heavy downpour of rain here this afternoon and it looks as if there would be another rise of water in the river, which will improve chances for getting logs into the booms.

WOMAN DROPS DEAD WHILE GAZING AT BODY OF FAMILY DOCTOR

Melrose, Mass., Oct. 25—Overcome by the emotion caused by gazing at the body of her family physician, Mrs. Susan H. Weeks sank to the floor and died of paralysis, superinduced by heart disease, the funeral of Dr. Wm. H. Carothers, today.

FUNERAL COACH STRUCK BY TRAIN AND THREE KILLED

New York, Oct. 25—Three persons were killed and three more or less seriously injured in a collision at Woodside (L. I.) today between a Long Island railway train and a coach which was returning to New York from a funeral at Calvary cemetery.

The dead: Patrick Healy, 44 years old; Anna Healy, three years old; Eleanor Healy, two months old.

The coach was occupied by Healy, his wife and children, and Thomas Lynch, Mrs. Healy's brother-in-law. Edgar J. Griffin drove the vehicle directly in front of the rapidly approaching train. The coach was demolished, the horses killed and the occupants hurled in all directions. Healy and his two children were instantly killed. Mrs. Healy was seriously injured, while the injuries of Lynch and Griffin were of less serious nature.