

The Toronto World

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THURSDAY MORNING, FEB. 23, 1911. ASSOCIATED BOARDS OF TRADE. Since party government has degenerated into a struggle for self-preservation, and the interests of the people are less regarded than the interests on which the life of government cliques is supposed to depend, it is not to be wondered at that the people should be moved to some independent efforts towards self-preservation on their own account.

Nothing so important in this direction has occurred for some time in Ontario as the organization of the Associated Boards of Trade of the province. Removed, as such a body must be, from the party arena, it will bring to bear a weight of experience and developed opinion on questions of vital moment to the people which will inevitably have great weight. Nothing is of more importance to national growth than the development of independent and intelligent opinion, and the diffusion of such opinion through the active co-operation of the leading men of commerce on the various boards of trade is no less valuable than the deliberations of our politicians.

The gentlemen elected from Toronto as officers, including Mr. W. J. Gage, as president; Mr. R. S. Morley and Mr. G. T. Somers on the executive committee, are a warrant of capacity and public spirit to our citizens, and the other boards are represented by equally worthy delegates.

INDEPENDENCE AND REFORM. Mechanical majorities cannot be expected to take independent views of any great question in these days of government by cabinet. But independent members must not feel discouraged at that account. Whether at Ottawa or at Queen's Park, the independent member has an important place to fill. If the electors were a little more independent, there would be more of him in both forums.

OUR MORAL MENTORS. This morning's news columns indicate a revival of official activities against the sale and circulation of the books of some of the greatest authors, and some of the greatest literary works of all ages. If we are to have a literary censorship, and perhaps a Canadian Academy of Literature, well and good, but the happy-go-lucky methods at present pursued are surely not adapted to the present age and state of learning. Logically followed out to the present system means the suppression of the sale of Chaucer, Spenser, Shakespeare and Fielding and Smollett, and many more of our leading dramatists and poets, while under the rule the Bible can certainly not be exempt except by special grace. Why is Balzac attacked and Rabelais exempt? Why is Maupassant seized in one story while another advertises a complete edition as a special attraction? The police appear to have nothing to guide them, and cannot be expected to appreciate classical standards. All the books in question are to be found in the best libraries, and while no more at for the perusal of children than Genesis xxxviii, nor Ezekiel vi, to take mild Biblical illustrations, the Melville Food standard which Kipling is said to have suggested to a leading magazine which objected to a glass of wine in one of its tales, is not one that will commend itself to scholars or the general public.

Every day that passes brings into clearer relief the rising tide of opposition to the reciprocity bargain. The Ontario Association of Boards of Trade spoke decisively yesterday and from its composition there can be no in-

situation that the judgment passed was dictated by political partisanship. Even at this stage the unfortunate result of reversing the course of policy that looked first to the encouragement of national industries is making itself clearly visible. The movement of important manufacturing concerns northward is already stayed, the return southward has begun and it only needs the completion of the reciprocity deal to undo the great work it has taken a generation to accomplish.

Why, with the Dominion prosperous to a degree that has excited the envy of the world and embarked on a wave of commercial and industrial expansion that has never been paralleled, its responsible government should wantonly disrupt the whole fabric, passes understanding. Violent remedies to arrest decay and restore vitality can be excused, but to subject a thrifty healthy state to an experiment of unceremonious dismemberment and can only be referred to the infatuation either of despair or of fanaticism. Over in the United States President Taft is straining his utmost to get his senate to throw a spear to the public clamor for a general lowering of the tariff, and thus justify him in thwarting Democratic action. Here in Canada the senate has a chance to assert its value by saving the government from itself.

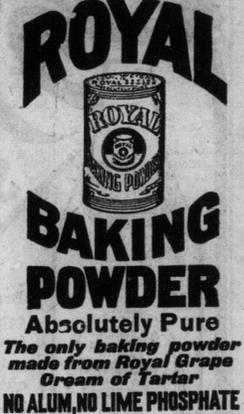
By introducing the bill limiting the veto power of the house of lords in the form originally proposed, Mr. Asquith has avoided the objections certain to have been raised had it varied from what the electors have decisively approved. The report that the Labor members would decline to give their support unless the preamble was excised, proved to be unfounded, Mr. Ramsay MacDonald, the new Labor leader, intimating that altho opposed to a second chamber, they would accept the bill as drawn rather than defeat the measure. As the parliamentary struggle will be straightly between the ministerial coalition and the opposition, and to that there can be but one end, the bill will pass the commons by the full government majority and without material, if any, amendments. Then, as before, public interest will center in the question, what will the lords do? Hitherto an inclination has prevailed to assume that the peers would yield under protest, but if the expressions used by Mr. Balfour represent the Unionist mind, there will be more wigs on the green before the constitutional issue is settled.

The opposition leader again urged an arrangement by agreement, acknowledged that reform of the house of lords was necessary and defended the adoption of the referendum, but also intimated that, however much he was prepared to do for peace, there were some issues so great that compromise was impossible. Further indication of the defensive policy of the Unionists is afforded by the announcement of Lord Lansdowne's intention to introduce a reform bill in the house of lords. Apparently it is the intention of the Unionist leaders to proceed with this measure concurrently with that of the government, and to force an appeal to the electorate on rival policies. Possibly they argue that even if another general election is fruitless of change, the peers will be more off than if they flung up the sponge now. If not exactly the strategy of despair, this is at least taking a gambler's chance. Judging, however, from the Horncastle by-election, the government is rather gaining than losing ground. But then in politics it is the unexpected that happens and hope springs eternal in the political breast.

Whether it be true or not that Mayor Geary and others of the board of control and aldermen are inclined to turn down the application of North Toronto to be included within the city, the situation created ought to receive very close and careful attention and consideration. That a time must come, and come at no distant date, when extension northward will become imperative, is certain. Whether it is then accomplished under circumstances favorable or unfavorable, is largely under present control, and the city council of to-day will be judged according to the consequences that must necessarily follow from their inaction equally with their action. Judging from the experience in other cities of the old and new world, it can safely be said that foresight has always been more profitable to the community in the long run than fatuity or indifference.

Wisdom in administration, whether of a state or a city, lies in the intelligent anticipation of the future, guided as much as in properly satisfying the need of the present. Where there is no vision, said the prophet, the people perish. States and cities suffer when opportunities are missed to secure that their coming developments will occur under circumstances that provide a congenial environment. At the present moment North Toronto has to deal with matters of close and intimate bearing on the leading problems that confront the city. Its growth has been marked and must increase in rising ratio as the city expands. If there is anything of reason in the system of town planning in advance that has been attracting so much of interest and attention, Toronto should be alert in its policy and should refuse to let

Makes Home Baking Easy



The I dare not wait upon I would. Those who have confidence in its future ought to have the courage of their faith.

FEDERAL LIFE ASSURANCE COMPANY.

In another column of this issue of The World will be found the report and financial statement presented by the directors to the twenty-ninth annual meeting of the Federal Life Assurance Company of Canada held at its home office in Hamilton on Tuesday last. They show a gratifying record of progress during the year ending December, 1910. The income has substantially increased, while the assets grew by \$52,493.55, and have now reached \$3,995,443.08, aggregate of guaranteed reserves, inclusive of this, the security for policyholders at the close of the first year totalled \$4,866,443.08, while the liabilities for reserves and all outstanding claims, including a special addition of \$35,000 to policy reserves, amounted to \$1,146,588.08.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,991,938.91, were received. Of these 2271, representing \$3,720,488.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$3,891,938.91. Combining cash dividends and dividends applied to the reduction of premiums, with annuities, the total benefit to policyholders amounted to \$22,897.07. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried represent \$32,209,923.42, to the full amount required by law, and a considerable surplus in addition. Altogether the directors wish to express their appreciation of the outlook of the Federal Life as most encouraging.

SUDBURY AND THE T. & N. O. RAILWAY.

Editor World: I beg to draw attention to the railway question of the Canadian Northern Railway, published in The Toronto World of Feb. 14. You will notice Sudbury is left off the main route, and is left off the fact that this town was deliberately sidetracked by the C. N. R. in the beginning.

LOOK AHEAD. Whether it be true or not that Mayor Geary and others of the board of control and aldermen are inclined to turn down the application of North Toronto to be included within the city, the situation created ought to receive very close and careful attention and consideration. That a time must come, and come at no distant date, when extension northward will become imperative, is certain. Whether it is then accomplished under circumstances favorable or unfavorable, is largely under present control, and the city council of to-day will be judged according to the consequences that must necessarily follow from their inaction equally with their action. Judging from the experience in other cities of the old and new world, it can safely be said that foresight has always been more profitable to the community in the long run than fatuity or indifference.

By building the government road the people of the province own something, and the province is doing something towards developing its latent resources. Another strong argument in favor of the government-built road is that the province DOES NOT give away 6200 acres a mile for every mile of road built, as was the case with the Canadian Northern. The day for land bonuses is past; the people of the province are getting tired of seeing the public domain passed over to private enterprise. Surely the land is as valuable as the pulpwood and water powers. A government for the people and by the people. J. F. Black, Sudbury.

CANADA PERMANENT. All deposit accounts with this Corporation, large or small, have the most careful attention, and the strictest confidence. ESTABLISHED 1855. Toronto Street, Toronto, Ont. MORTGAGE CORPORATION

AT OSGOOD HALL

ANNOUNCEMENTS. Feb. 22, 1911. Motions set down for single court for Thursday, 23rd inst., at 11 a.m.: 1. Adams v. Craig. 2. Medland v. Taylor.

Peremptory list for divisional court for Thursday, 23rd inst., at 11 a.m.: 1. Fitchett v. Watford. 2. Sims v. Fort Arthur. 3. Geller v. Loughrin. 4. Hall v. Shiell.

Masters Chambers. Before Cartwright, K.C. Master. Boyd v. Richards—Boyd (Moyle & H.), for plaintiff. Motion by plaintiff for leave to amend writ of summons before services, by adding defendant, etc.

Worthington v. National Husker Co. and D. Grant (Orilla), for defendant. Motion by plaintiff for amendment of writ, by adding a defendant and amending endorsement. Order made. Archer v. Archer Light—Carr (Ross H.), for defendant. Motion by defendant, on consent, for an order dismissing action without costs. Order made.

Before Riddell, J. Re Quigley and Townships of Bascand and Burgess—J. Haverson, K.C., for plaintiff. Motion by plaintiff for judgment. Enlarged until 23rd inst. Mann v. Island Smelting Co.—H. Parmenter, for defendant. J.G. Smith, for plaintiff. Motion by defendant to set aside the adoption of a resolution asking that a clause be added to the report to the effect: "That we are strongly opposed to the proposed amendment in connection with local option contests and express the hope that the government will in the near future remove that handicap from our work."

Before Middleton, J. Re McEwen Estate—J. Harley, K.C., for executor. W.M. McEwan (Bancroft) for widow. W.C. Chisholm, K.C., for James G. McEwen, a son. J.R. Meredith, for infant. A motion by executor of estate of C. McEwen, under C.R. 488, for an order construing the will of testator. Reserved.

Before Teetzel, J. The Meaford Elevator Co. v. Playfair—A. H. Clarke, K.C., for plaintiff. F. E. Hodgins, K.C., for defendant. Judgment for plaintiff. Judgment for Meaford. Defendant Playfair owns steam barge Mount Stephen, and defendants, Montreal Transit Commission, own steam barge Klumount. The barge Mount Stephen was moored to plaintiff's dock unloading wheat into plaintiff's elevator. The barge Klumount, in passing Mount Stephen to moor bow to bow at the dock, used her propeller, thus throwing a great force of water, which struck the elevator, and caused it to tip, and the Mount Stephen to surge rapidly aft, with the result that the machinery of the elevator was damaged. The machinery of the elevator was damaged that it could not be used during the winter season of navigation. I find both defendants were guilty of negligence, and that plaintiff's servants were not guilty of contributory negligence. I think plaintiffs are entitled to recover \$1000 damages to leg of elevator and \$200 for

AT OSGOOD HALL

loss of profit. Judgment against both defendants for \$700 and costs.

Divisional Court. Before the Chancellor, Riddell, J. M. D. Corby v. G. T. Ry—A. E. Fripp, K.C., for plaintiff. W. E. Foster, K.C., for defendant. An appeal by plaintiff from the judgment of the County Court of Carleton Place, Jan. 8, 1911, an action by plaintiff for \$659.05 damages for the loss of a carload of pines which in transit from New York to Ottawa, alleged to have been spoiled thru delay of defendants. On the ground that defendants were not the proper parties to be sued for the loss the action was dismissed with costs. In the trial, appeal partially argued, but not concluded.

Before Falconbridge, C.J., Britton, J., Lashford, J., Doolittle v. Orilla—W. A. Lampert, for plaintiff. E. F. B. Johnston, K.C., and D. Grant (Orilla), for defendant. An appeal by plaintiff from the judgment of Middleton, J., of April 28, 1910. Judgment of appeal resumed before the railroad, with costs here and below.

SCORE THREE-FIFTHS CLAUSE

Tempers of Temperance Would Also Shorten Hours for Sale of Liquor. The convention of the Royal Templars of Temperance resumed yesterday afternoon with the report of the committee on literature and medal contests for the young men held in the several centres. An important report was that on temperance and prohibition. That meeting was strongly opposed to the "three-fifths clause" was shown by unanimous adoption of a resolution asking that a clause be added to the report to the effect: "That we are strongly opposed to the proposed amendment in connection with local option contests and express the hope that the government will in the near future remove that handicap from our work."

Some prominent members of the order expressed the view that the three-fifths clause tended to better enforcement and stability, but the great bulk of the delegates were of the opinion that it had been justifiable, the time had not come when the repeal of the fact that experience had proven that repeal contests were not successful where local option had been carried by a simple majority than where it had been carried under the three-fifths requirement.

EDUCATIONAL JUBILEE.

On April 18 and 20 the Ontario Educational Association will celebrate their 50th anniversary in the Parliament Buildings with a jubilee banquet. At these meetings the prominent University of Michigan and Dr. James Kerr, medical inspector of the London County Council Poor Schools.

SECTARIAN POOR RATE.

A Peterboro bill to tax Roman Catholics for the support of the poor in the R.C. homes and Protestants for the poor at the Protestant institution, is before the private bills committee of the Ontario Legislature.

Bood Poison 30-Day Treatment FREE. Remarkable Results Produced By New Vegetable Treatment Without Use Of Mercury or Potash. The terrible results of mercury and potash on blood poison are well known. The most these drugs can do is to drive the blood poison back into the system and smother it for several years. When you are cured, pitted mercury symptoms reappear, and you find that your bones have begun to ache, your teeth may begin to loosen, your tissues, glands, brain and vital organs suffer the terrible destructive power of the mercury and potash. Mercurial, Arsenic, Iodine and Potassium are then almost inevitable. Medical authorities admit that this is so. The remarkable new treatment called the Obbe Treatment, is purely vegetable, containing no mercury, arsenic or potash. It has produced remarkable changes in only a few days. It is a new, safe and reliable method of curing blood poison. It is a new blood purifier. It is a new blood tonic. It is a new blood restorer. It is a new blood builder. It is a new blood strengthener. It is a new blood purifier. It is a new blood tonic. It is a new blood restorer. It is a new blood builder. It is a new blood strengthener.

The Federal Life Assurance Company of Canada

The Twenty-ninth Annual Meeting of The Federal Life Assurance Company of Canada was held at the Company's Home Office in Hamilton, Tuesday, 21st February, 1911, at 2 p.m., Mr. David Dexter in the chair, Mr. W. H. Davis, acting Secretary. The Annual Report, as follows, was read and adopted, on motion of the President, Mr. Dexter, seconded by Dr. M. H. Atkins. Your directors have the honor to present the Report and Financial Statement of the Company for the year which closed 31st December, 1910, duly vouched for by the auditors. The new business of the year consisted of two thousand six hundred and forty-three applications for insurance, aggregating \$3,997,938.01, of which two thousand five hundred and twenty-seven applications for \$3,720,488.21 were accepted.

Careful attention has been given to the investment of the Company's funds, in first-class bonds, mortgage securities and loans on the Company's policies, amply secured by first-class mortgages. Our investment have yielded a satisfactory rate of interest. Expenses have been confined to a reasonable limit, consistent with due efforts for new business. The result of the year indicates a most gratifying progress. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of nearly ten per cent. in assets. The conveyance carried by the Company now amounts to \$22,897,923.42, upon which the Company holds reserves to the full amount required by law, and in addition thereto, a considerable surplus.

AUDITORS' REPORT

To the President and Directors of the Federal Life Assurance Company: Gentlemen: We have carefully audited the books and records of your Company for the year ending 31st December last and have certified to their accuracy. The Cash and Journal Vouchers have been closely examined and agree with the entries recorded. The Debentures, Bonds, etc., in the possession of the Company have been inspected and found deposited with the Government have been verified by certificate, the total agreeing with the amount as shown in the Statement of Assets. The accompanying Statement, viz: Revenue and Expenditures, Assets and Liabilities, shows the result of the year's operations and also the financial position of the Company. Respectfully submitted, CHARLES STIFF, C. A., Auditors.

FINANCIAL STATEMENT FOR 1910

Table with columns for RECEIPTS, DISBURSEMENTS, ASSETS, and LIABILITIES. RECEIPTS: Premium and Annuity Income \$ 747,440.38, Interest, Rents and Profits 138,493.00, Total \$ 885,933.38. DISBURSEMENTS: Paid to Policyholders \$ 329,897.07, All other payments 250,988.30, Balance 305,048.01, Total \$ 885,933.38. ASSETS, DECEMBER 31st, 1910: Reserve Fund \$3,656,001.00, Special Addition to Policy Reserves 29,932.00, Death Losses awaiting Proofs 2,866,443.08, Other Liabilities 10,322.00, Surplus on Policyholders' Accounts 27,828.08, Total \$4,866,443.08. LIABILITIES: Reserve Fund \$3,656,001.00, Special Addition to Policy Reserves 29,932.00, Death Losses awaiting Proofs 2,866,443.08, Other Liabilities 10,322.00, Surplus on Policyholders' Accounts 27,828.08, Total \$4,866,443.08.

\$12,500 FOR BEACH CAR

With Duty Added the Price Would Reach \$16,000. A price of \$12,500 has been quoted by the Beach Car Company of Orange, New Jersey, on the two-track Edison Beach Storage battery car, which City Engineer Rust favors. The information is contained in a letter received by Mr. Rust yesterday morning. The price named is for the delivery of the car at its works in the New Jersey city. It will cost about 35 per cent. of this amount to transport the total cost up to about \$16,000. The city will require about 40 of these cars. They are found to work satisfactorily. The cost would be considerably reduced by building all but the battery on the Canadian side of the boundary. The Beach Company expressed a willingness to send a single truck car, which costs \$8000, up here on trial, but the city engineer is not sure that they will be willing to take the car with the double truck pattern. He is of the opinion that \$16,000 would be quite a sum to tie up in an unproven proposition, but will lay the information he has before the board of control at an early date, and act upon the decision of that body.

NINE FAMILIES HOMELESS.

MONTREAL, Feb. 21.—Nine families were driven out into the cold and biting wind to-night when fire broke out in a three-story stone front block on Hutchison-street. Twelve flats were damaged to the extent of about \$5,000, and it was not until two hours after the outbreak that the fire brigade had the conflagration under control.

More Than Half the Outside Applicants on the Sunny Side of 30.

Outside municipalities continue to burden Toronto with persons who are in need of relief. At the monthly meeting of the trustees of the House of Industry Monday with W. P. Hubbard in the chair, attention was drawn to the fact that 56 per cent. of the casuals from outside municipalities are under 30 years of age. It was stated that 320 families, including 682 children, were assisted during January, making a total of 1162 families receiving relief, while 415 tons of coal, 5 3/4 cords of wood, 778 large loaves of bread and 860 lbs. of groceries were distributed, and 40 tons of stone broken by applicants for relief. There were 431 casuals sheltered 2511 nights and received 7110 meals, breaking 228 tons of stone, while 309 were Toronto casuals. Inmates, 182 in the home; 19 admitted, 15 left and 4 died during month. Would Quash Local Option. The hearing of Peter J. Quigley, who wants local option quashed in Eastward and Leamington County, alleging irregularities in the voting, has been enlarged for a week by Justice Riddell.

LOOK TO CITY FOR RELIEF

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Sus Railway For \$9000.

Actions have been entered against the Toronto Railway by Stewart Tassie for \$6000 and Harvey Norvell, Insurers East and Richard Blair for \$5000 each for fire damage to a collision of a Church-street car with a cab in which they were driving along Wilton-avenue. One of the young men in his shirt fastened, while serious injuries were sustained by the others. Alonzo Spooner Dead. Alonzo W. Spooner of Port Hope, formerly of the Queen City Oil Company, died yesterday.

JOHN Sple New Our I Are I take s concern Ever your g for the avoirt depart New Silks Just Fine Dotted of pre terms Wide Shan Nov tungs at \$1.00 New Wear Also Spring and Summer latest, conclus MAIL OF JOHN 55 TRUST ter coner it better wanted the bank. A der while full, and 200 copies the right. In an. In the W. menced by Company unfair pany ov the other Mr. Trav Warren to the made or partment the High introduced the thron he tional he general Bank of tegrity a. Every nes for 11th Feb o'clock rted on sent a shce. T and the young handsome grocer's the other will until Sat der the W will be and ever Hagers HIS S MONT pagne, a mission met inst endeavor which w extricate Meanwh mellow man con the shat two. THE N 114 1-2 y Specta from 13 Tess and