

THE HAMILTON TIMES

TUESDAY, MARCH 9, 1909

THE INSURANCE BILL.

The new Insurance Bill which was outlined last session, but held back to permit of fuller consideration, was introduced in the House yesterday by Hon. Mr. Fielding. Since its first draft the bill has undergone important modifications. The provisions restricting investments have been changed so that there is no limit placed on investment in Government guaranteed debentures or bonds; and, whereas the former bill required that company bonds secured by mortgage should be five years outstanding, the time provision has been dropped from the new bill. Companies may also invest in the bonds of institutions incorporated elsewhere than in Canada. Company debentures, which in the first bill were eligible only after seven years' standing without default, may be dealt in if of five years' standing without default. In other respects opportunity for investment by the insurance companies is broadened. Instead of the limitation of last year's bill on the expenses of getting new business there is a limitation of the general expenses of the companies. This is made to apply to all companies of fifteen years' standing, and to others when they reach ten years. A very important provision of the bill is that which divides the directorate equally between shareholders and policyholders, eight directors being elected by each, two of each class retiring annually. The result of this will be to give each policyholder a voice in the direction of the affairs in the company in which he is insured. Ample provision is made for full publicity of the affairs of the company, and for distribution of profits among the policyholders at periods not greater than five years apart. Rebating is provided against. An important feature of last year's bill was the provision affecting fraternal insurance companies. That has been dropped entirely. The Government is satisfied with the action of the fraternal societies under Dominion control in taking means to increase their revenue and thus protect the interests of their members. It would be well if this could be said of the fraternal orders under the Provincial jurisdiction. The Insurance Bill will, in due course, go to the Banking and Commerce Committee, where it will be considered in detail. It will probably become law without suffering important alteration.

WHY NOT A REWARD?

The case of the shooting of Policeman Smith seems to be exactly one of the sort in which the ends of justice would be served by the offering by the city of a substantial reward to secure the arrest and conviction of the criminal. Good policy should lead us to jealously guard the safety of our peace officers in the discharge of their duty. The security of person and property demands that we leave no stone unturned to punish those who would assault them. This particular case looks like one of those in which the temptation of a reward might lead to disclosures which would have good results. If it did not, it would, at least, incur but little expense to the city. We do not like the spirit manifested in some quarters toward the peace officers in the matter. There are those who seem to think that because the man shot was an officer, and the officers are paid by the city, therefore, the city should consider itself relieved of any responsibility for the apprehension and punishment of the murderer, other than covered by its expenditure on the police department. That spirit does not tend to securing good order and the efficient enforcement of the law. The fraternity of crooks is leagued against the police, because the police are the servants of society in protecting it against them; and society owes it, not to the police alone, but to itself, to take every means in its power to run down and punish those who war upon its guardians. The city should offer a substantial reward for Policeman Smith's assailant. In doing so it would be protecting every member of the community.

THOSE STUFFED LISTS.

Tory papers are endeavoring to represent that the so-called inquiry made by the Manitoba Legislature into the charges of voters' list stuffing (an inquiry, by the way, carefully restricted so as not to meet the case presented by the Liberals) resulted in showing that it was utterly impossible that the charges made by the Liberals could be true. Judge Ryan, when examined by Mr. Colin Campbell did not support that view. "Do you know anything about what is called stuffing of the lists?" said the Attorney-General. "Personally I know nothing about the lists being stuffed," replied the judge, "but do you want me to say whether or no I think it is possible to stuff the lists?" "Yes, I'd like to have you answer that, too," said the Attorney-General. "Well, then, I think it is easily possible for a partisan registration clerk to stuff the lists," said His Honor. He repeated his belief that such could be done, but said he personally knew of no 1st stuffing. Mr. Robin's organ, the Winnipeg Telegram, put it in this form: Q. Do you know anything of stuffing of the lists? A. No, I do not know of any stuffing of the lists. You do not mean to ask me if it is possible to stuff the lists? Q. I do not know if you would care to answer that. A. A partisan registration clerk could

stuff the lists, but I am not aware of any instance in which it was done. With all the care it took the Manitoba Government was not able to get from the judges the certificate for its lists which it sought.

AN INCOME TAX MATTER.

Income taxation is always a very difficult matter. Its wisdom under any circumstances is doubtful; in the case of personal earnings, so strongly has this been felt that even Legislatures, guided by no principle of taxation but "get revenue," have been constrained to make exceptions, and exemption of a greater or less proportion of the worker's wage, salary or profits, are the rule. The Ontario Assessment Act exempts personal earnings to the extent of \$1,000 in the case of householders. A bill is now before the Legislature to increase this exemption to \$1,500, and it meets with a good deal of favor. The proposal is discussed at some length by the Spectator, which regards the taxation of the salary of the owners of their houses as hardly fair, they having invested their personal earnings in their property, which is thus subjected to something like a double tax. It says: As property owners they are called upon to pay the regular property tax, and every time they invest their income in improvements on the home the assessor sees to it that there is an increase made in the property tax. Under the income tax law the same assessor also soaks them an additional amount on income, taxes the salary that has been spent in property improvement and taxes the improvements that the salary produced. We are inclined to agree with our contemporary thus far. It is a matter to which we have been calling attention for a good many years. When the present law was before the Legislature some years ago we very vigorously objected to the provision as unscientific and unjust, and as being calculated to put an undue share of the tax burdens on those who received the least benefit from them. It is but of a piece with much of the act; and justice was the last care of the municipal meddlers whose views the Legislature tried to meet. But while we are as little pleased with the act as we were when two sessions were spent in botching the draft act prepared by the Commission of which Justice Maclean was chairman, in which botching Crit and Tory agreed, we are not able to accept the Spectator's proposed amendment as meeting the income taxation case. Our contemporary says: Let the man who owns no property be taxed on his income, and let the man who uses his income in investments that bring him further income be taxed on that income, but why double tax the ordinary fellow whose chief and only stake in the city is the home he owns and upon which he spends his whole income? We think that, with the best of intentions, our contemporary misses a most important point, a consideration of which will lead it to view the matter differently. If the man owned no property, but leased or rented from a landlord, he would be obliged to pay in rental not only what would be interest on the landlord's investment in the property of which he had the use, but to pay in addition (either directly or through the landlord) all taxes and municipal charges. That must be the rule, or landlords would not rent. It is probable that on the whole the renters pay more than what it would cost to own. But in any event, in the matter of the payment of taxes the man who owns and the man who rents are on the same footing. In many cases the man rents instead of owns because he has pressing need to use his salary, and is not in a position to undertake with safety the obligation of buying or building, even if he could obtain security for the loans necessary to enable him to do so. We think that when the Spectator looks into the matter it will conclude that it would be less than fair to add to the taxpayer's burden of a home the handicap of an income tax, while exempting the owner. Taxation of personal earnings is, at best, a poor, unscientific, ill-directed attempt to remedy an evil that sends its roots down far deeper. But it hits principally those who are not in a position to make their influence felt. They are always marks for statements of a kind in every country.

EDITORIAL NOTES.

The discovery that the revolver with which Miss Kinrade was shot was of "low pressure" might be regarded by some as evidence that the amateur sleuths are working under high pressure. Hon. Mr. Graham has introduced a resolution in Parliament to grant \$200,000 a year for five years as the Government contribution to the elimination of level railway crossings. This is a beginning of an excellent work, but one that will cost a very large sum of money. The bank clearings of the country showed an increase of 26.5 per cent, for the week ending March 4 as compared with the same week of last year. In only two places were there decreases, Quebec and Halifax. The greatest increases were in Calgary and Edmonton, 73.3 and 64.3 respectively. Mr. A. G. MacKay, M. P. P., advocates a Provincial forestry policy which will husband our timber resources, and, by carefully regulating the harvest, yield to the treasury a revenue of \$5,000,000 a year without endangering the future supply. The subject is one worthy of the most careful consideration of the Legislature. The public will now breathe more freely. The newspaper sleuth who a few days ago made it shiver by proving (to

his own satisfaction) that Miss Kinrade's murderer used a magazine pistol, a seven-barrel revolver, and a .38 Smith & Wesson revolver, now vouchsafes the information that the cartridges used by the criminal were surely loaded with black powder. What a relief!

DOG AS POLICE.

The rural editor is getting back at the city newspaper man on account of Biddell's decision that the sporting editor in Hamilton cannot in law be called editors. "These fussy little fellows," says the Watford Gleaner, "will now know where they are, and in future will not have the assurance to rate themselves in the same class with the editor of the Ringling Bugle, who edits everything in his paper from the hog market report to the last entertainment in the town hall."

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THE DILIGENT SENSATIONALIST-THEORIST.

The diligent sensationalist-theorist has decided that Miss Kinrade was standing on exactly the same level as her murderer when the first shot which struck her in the cheek, was fired, "the revolver being held perfectly level." Won't even allow for one step of the stair—nor half an inch difference in the height of the parties! That seems to be very cocksure deduction from risky premises, doesn't it?

PROFESSOR LEACOCK'S DISCOVERY.

The speech of Professor Leacock, of McGill, is a study of original, sometimes instructive and always pervaded by the spirit of finality. The learned professor with the youthful face and the glib tongue delivers his views with such undisturbed confidence that one is compelled to marvel at the ease with which the laws of political and economic relations unfold themselves to the inquiring mind. Professor Leacock has made an amazing discovery. He finds that popular election does not always place the best men in the position of power. But, however, is not the amazing discovery, everyone knows that. This is, of course, mere suppression of the facts, and misrepresentation of Mr. Aylesworth's position. Mr. Aylesworth does not presume to decide the question of the right of the private parties to the property; what he does condemn—and what every honest man condemns—is Whitney's course in confiscating the property and closing the doors of the courts to the private claimants after they had sought recourse to them to obtain justice.

OUR EXCHANGES

WELL, KEEP AWAY. (Guelph Mercury.) Hamilton is getting to be a fine place to keep out of. PLAYING IN HARD LUCK. (Berlin Telegraph.) Those Hamilton police run in hard luck. When they get a chance to capture a burglar they are shot down. NONSENSE. (London Free Press.) Hon. Joseph Chamberlain has lived to see his cherished policy making rapid headway in England and Scotland. ADVERTISING HAMILTON. (Ottawa Journal.) The Kinrade murder is doing more to spread the name of Hamilton than the best efforts of its famed publicity department. INSIDE TRACKS. (Guelph Herald.) The Hamilton police have photographed the interior of a home, no doubt hoping to develop a proof of the murderer's tracks. WANT CLEANSING. (Kingston Standard.) Hamilton has had another shooting affair. That city is evidently needs to be taken in hand by some moral reformer and given a good cleansing. THE DUTY AT HAND. (Halifax Chronicle.) Mr. Borden asks: "Why was Bill Miner allowed to escape?" The leader of the Opposition would be better engaged in telling why he allowed the other "Buffalo Bill," who doctored his yellow telegram to go soot free? That is the duty of the hour, as his friend "Brother Hocken" would say. THE READY REVOLVER. (Toronto Star.) The people in Hamilton are buying revolvers, although the real trouble up there seems to be that too many of them are in use already. BRITAIN CAN LAUGH. (Toronto Globe.) Two patents have been revoked in Britain for neglect of local manufacture. This is not a protection measure, for instead of burdening the consumer it relieves him. Britain while retaining her commercial freedom can laugh at threats of retaliation. FLY THE FLAG. (Toronto News.) Why, then, should not the flag fly away from every Federal, Provincial and municipal building in Canada? It would forever teach us the lessons of duty and of patriotism. It would fill us with reverence for British traditions, and the

truer glories of British citizenship. It would daily remind us of public duties, give a keener edge to our patriotism, inspire in us a deeper love for the commonwealth.

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WEDNESDAY, MARCH 10, 1909. SHEA'S. May Manton Patterns Will Assist in Spring Sewing--All 10c. Women's Coats at a Slaughter. Every woman's Coats and Mantle in our stock is in this tremendous price cutting. New York made Coats, German-made Coats, Canadian-made Coats, a collection that surpasses anything in all this region in beauty of designs, quality of materials and workmanship. All sizes still in stock, 32 to 48 bust. The entire stock divided into 4 lots for quick selling. \$8 to \$12 Coats for \$5.00 \$18 to \$20 Coats for \$10.00 \$12 to \$15 Coats for \$7.50 \$25 to \$45 Coats for \$15.00 Table Linen at 99c. Beautiful full Bleached Tabling, pure flax, and the very best designs, worth \$1.35, every yard to clear at 99c. Dress Goods at 50c. Hundreds of yards of the very newest weaves in spring dress goods, all the new shades, worth regularly 75c to \$1, on sale to clear at 50c per yard. Panamas, Venetians, fancy Voiles, etc., etc. Silk Petticoats \$2.95. Nearly 100 Taffeta Silk Underskirts, blacks, navys, browns and light shades, beautifully ruffled and flounced, as good quality as if they had a lithographed guarantee certificate attached to them, \$5 and \$6 Petticoats for sale for each \$2.95. Colored Aprons. Made of good, hard wearing Gingham, in dark and light colors, some with border, some plain, good, generous width, a bargain at, each 25c. Women's Waists. White Lawn Waists, of elegant quality, and designs equal to any \$1.50 waists in Canada, embroidery and lace trimmed, on sale for, each \$1.00. Saten Underskirts. Made of moreen and saten, in dark and light colors, also black, good \$1.50 value, for, each .95c. New Corsets. New Corsets, to get your new gown fitted over, are an absolute necessity, for the correct effect cannot be given without a long back model Corset. We have the best on sale at any price for each from \$1.00 to \$4.00. New Belts. Women's Elastic Belts, in all the correct shades and black, newest buckles, on sale as follows: 25c Belts for 15c. 35c Belts for 25c. 50c Belts for 35c. Stock Collars. New Vesting Stock Collars, in white and colors, newest shapes, at 25 and 35c.

THE DENTISTS. Annual Banquet Held at the Royal Last Night. The first annual dinner of the Hamilton Dental Society was held in the Hotel Royal last evening and proved a great success. There were three score happy men gathered about nine host Simpson's board and the manner in which the good things disappeared showed how they were enjoyed. After dinner toasts were drunk, songs sung and recitations given. Dr. J. E. Johnston, the inimitable story teller, told a yarn that raised the hair of the company, and it wasn't a ghost story, either. The president, Dr. J. A. C. Hoggan, was toastmaster. The toast list follows: "The King"—National Anthem. "Canada"—The Maple Leaf. Responses, J. M. Jones, W. H. Doherty; song, Dr. G. W. Everett. "Dentistry"—Responses, J. A. C. Hoggan, R. B. Burt; song, Mr. J. Eskin McDonald. "Hamilton Dental Society"—Responses, Dr. Clark, Geo. Robertson. "The Ladies"—Response, Jas. F. McDonald; song, Hardy Aweary. The banquet broke up on the stroke of twelve, and the guests were unanimous in voting it an unqualified success. NEW LODGE. Britannia, I. O. G. T., Has Made a Good Start. Britannia Lodge, I. O. G. T., recently organized, held its first regular meeting last evening in the Salvation Army hall, Barton street east. F. W. Ambrose, Chief Templar, who presided, was supported by John Porteous, D. G. C. T. One candidate was admitted and four propositions were received. Tom Macnaughton, G. M., was elected Marshal, in place of Herbert Warner, who has gone west. Congratulatory letters and greetings were read from the G. C. T. John Eagleston, of Ottawa, and other brethren in Brantford and elsewhere. F. S. Morrison, sen., and A. H. Lyle, the esteemed N. G. T. and Grand Treasurer respectively, gave short addresses. The former, who is Hamilton's oldest Good Templar, by length of service, having labored with unceasing zeal for over 30 years, gave a brief review of local Good Templary in bygone years. The latter Grand Lodge Officer, confined his address to the new members of the lodge. The next regular meeting will be held in the same hall, on Monday the 22nd. A. O. F. VISIT. Large Party From Hamilton Takes Trip to Brantford. At least 100 members of the Ancient Order of Foresters, accompanied by the Knights of Sherwood Forest, under Capt. Archie Martin, visited Court Enderbor, Brantford, last evening. They were headed by Piper Hayes, who furnished music en route. The Brantford members were out in full force, and entertained the guests in the most right royally. Speeches were delivered by High Sub-Chief Ranger John Young, Chief Ranger Frank Coleman, M. D., D. C. R., John Haycraft and Captain Martin, of Hamilton; ex-Ald. Wood, High Court Medical Examiner, L. Seccord, M. D., and A. E. Stevens, of Brantford. A musical programme was put on; likewise a sword drill by the Knights. Refreshments were served and a very enjoyable evening was spent. WHAT IS LIFE? To the Editor of the Times: Sir,—I see the Man in Overalls is wondering what has become of those who make books to answer the question, "What is life?" To explain this question fully would require a good deal of newspaper space, but the fundamental principles of it may be briefly stated, and they are these: "The lip of truth shall be established forever" (Prov. xii. 19). "Wisdom is a tree of life to them that lay hold upon her" (Prov. iii. 18). "The just man shall live by faith" (Habakuk ii. 4). "And this is his life eternal that they might know Thee the only true God and Jesus Christ, whom Thou hast sent" (John xvii. 3). These propositions show the works that pertain to an immortal state of existence, which man is destined to reach. They are therefore life. J. W. When a giraffe has a sore throat it is generally a long illness.

MUSIC AND THE DRAMA. Robinson, of the Federation of Labor, and others. A GERMAN COMEDIAN. Golden-voiced Al. H. Wilson will be present at the Grand next Monday, when he will present his latest play, "When Old New York Was Dutch." Few actors and singers have risen as rapidly in the estimation of the public, and few have reached a success as gratifying as this ambassador of German dialect, "Helen," the one of the new songs rendered during the action of the play. It is said to be a musical gem in its own right, while the plaintive thrill with which it is given in the wonderful Wilson voice wakes it a musical novelty. "BILLY THE KID." Scenes of border life are said to be well depicted in the thrilling drama, "Billy the Kid," which comes to the Grand next Friday and Saturday. The story is said to be intensely interesting, and has for its locale New Mexico. Frederic Santley is at the head of a capable company. Seats go on sale to-morrow morning. AT THE SAVOY. At the Savoy last evening the Selman Stock Company presented Sir Conan Doyle's fascinating character creation, "Sherlock Holmes," in "The Sign of the Four," in a most creditable manner. One of the largest opening night audiences of the season was present, and heartily enjoyed the performance, judging by the applause. The play was well staged, the scene of the old boat house on the Thames being very realistic. Mr. Selman, as Sherlock Holmes, gave a very interesting character study, and filled the role in a masterly manner. "Billy the Kid" scored a success in the role of Mary Marsden, the heiress, acting with rare skill and feeling. She made many new friends. Honors were shared, however, by Miss Claudia Lucas, as the daring, scheming adventuress, Albert Taborer, as the melodramatic Brown, is also worthy of special mention. Stuart Beebe, as Tonga, the vicious dwarf, did some good character acting. As Dr. Watson, Thaddeus Gray had a hard role to fill, but he did very well, as did the other members of the company. There are just enough melodramatic situations in the play to maintain the interest of those who like to be thrilled, and the bill will no doubt draw big audiences this week. Neglected Colds Lead to Consumption. Unless a complete cure is effected, the inflammation passes rapidly to the throat, bronchial tubes, and then to the lungs. You can't make new lungs any more than you can make new fingers or a new nose—hence consumption is practically incurable. But Catarrh can be cured, except in its final and always fatal stage. Catarrh sufferers, meaning those with colds, sore throat, bronchial trouble, etc., can all be cured right at home by inhaling "Catarrhzone." In using Catarrhzone you don't take medicine into the stomach—you just breathe a healing, piny vapor direct to the lungs and air passages. Catarrhzone Guaranteed to Cure. The purest balsams and the greatest antiseptics are thus sent to every spot where catarrhal trouble exists—germs are killed, foul secretions are destroyed, nature is given a chance, and cure comes quickly. Colds and throat troubles can't last if the pure healing vapor of Catarrhzone is breathed—sneezing and coughing cease at once, because irritation is removed. Use Catarrhzone to prevent—use it to cure your winter ills—it's pleasant, safe and guaranteed in every case. Two months' treatment, large size, guaranteed to cure, price \$1; small size, 50c, at a dealer. Beware of substitutes and imitations. By mail from the Catarrhzone Co., Kingston, Ont.