ROSEDALE
$40 per foot, Binscarth near Glen Road.
H. H. WILLIAMS & CO.
26 VICTORIA STREET.

The Toronto World.

C. A. RISK
DENTIST
Yonge and Richmond Sts
HOURS—8 to 9

TWENTY-SEVENTH YEAR — SIXTEEN PAGES—SATURDAY MORNING MAY 12 1906—SIXTEEN PAGES — ONE CENT

Senate Reading Room—
8May06—8031

Symons Was Given Loans Reason is Not Explained

Development in Yesterday's Insurance Enquiry — Actuary Harvey Explains "Industrial" Insurance Methods — Salaries Detailed.

When the examination of the Union Life was resumed before the royal commission yesterday morning, Chas. J. Harvey, consulting actuary and director of the company, was on the stand. Harvey, who is an expert on industrial insurance, and consulting actuary to several large American companies, said that he received a small retaining fee from the Union. His voting power in the company was given to Cashier Carrie.

Mr. Tilley commenced at once to delve into the intricacies of so-called "industrial insurance." Mr. Harvey said that he had instituted, on coming to the Union Life, a policy called "industrial savings bank policy." In industrial insurance the premiums were paid weekly, which necessitated the loading of the premiums more so than in other companies, for the public were charged this extra expense of collection. The loading in an ordinary company amounted to 50 per cent., but in industrial insurance the loading was from 100 to 110 per cent. Policies ranged from $15 to $500. Children were insured at the age of two months, and in some instances, in England, at the age of two weeks.

Mr. Harvey next explained the workings and organization of an industrial company. The country under control was divided into districts and placed under the charge of a superintendent. He had five or six assistant superintendents, who in turn appointed five or six agents, or canvassers, apiece. Each superintendent received a weekly salary, and each agent received a commission and a further bonus when his business was above his regular weekly debit. This bonus was exactly fifteen times the net increase.

In the Union Life the death rate was 15.8 per cent. of premium receipts.

Child Insurance.

Child insurance was then taken up by the Dominion counsel. Witness said that in his opinion it was a splendid idea. It had decreased pauperism. The very fact that a man could insure his child for a small sum weekly was a boon to the poor man. The British parliament had taken up the question, and to-day it was in force in both the old country and the United States? The idea that infants were murdered for insurance was ridiculous.

The financial side of the business was then gone into, and Mr. Harvey thought if the business of an industrial company was to be increased the company would be under financial restraint for many years. The company, if carefully managed, would be self-supporting, but the business could never be increased to large proportions. The weekly debit of the Union was at present close on to $4000, which was sufficient if the company was satisfied to stay as it was. That was not the case. It was the aim of the directors to build up the greatest industrial insurance business on the continent.

"Why, then, do the company declare dividends?" asked counsel.

"For the simple reason that people will not put up their money unless they can see something coming back."

"In time the company would pay enormous profits, I suppose?" asked counsel.

"Yes. In many companies the shareholders have been satisfied without any dividends, such as the Colonial in New Jersey, which to-day, after the early struggles of organization, was paying handsome profits."

Mr. Harvey admitted that the payment to shareholders of the National Company was a means adopted to keep shareholders satisfied and willing to pay up calls on stock or make new investments in stock or debentures.

Witness explained the savings bank policy which he had instituted. According to his system, in addition to the insurance provided during the period the insurer is paid one-half the premium he has paid in at the end of twenty years. This would be about $140. The advantage of this type of insurance was that it necessitated the keeping up of a higher reserve than any other form.

Not Misleading.

The examination of Mr. Harvey was continued in the afternoon by Mr. Tilley.

"Do you think that the term 'savings bank policy' would not be misleading?" asked Mr. Tilley.

"I should not imagine so," replied Mr. Harvey.

Mr. Tilley put in a statement showing the business done by the Union Life as follows: 1902, 524 policies issued and no lapses; 1903, 27,742 policies issued and 16,525 remained; 1904, 28,620 policies issued and 17,197 remained; 1905, 36,659 policies issued and 23,582 remained.

When asked what he thought of the statement, the witness said that the lapse rate compared with other companies was very low. He had prepared a statement comparing the Union with other American industrial companies, which showed the Union Life to be in better shape re lapse ratio than many of the others.

Mr. Harvey, in explaining the effect of a large lapse ratio, which he claimed was a heavy loss to any company, said that on the average premium, which was 8 cents per week, six weeks would be used up in paying the medical examination fee, which was 50 cents. There was no medical examination on infantile life up to 10 years of age. The loss on lapsed policies would be about $2.44 1-2. The Union Life was entirely a non-participating company.

Cross-examined by Mr. Hellmuth, the

Continued on Page 15.

TOBACCO, LIQUOR AND CARDS AID TO ARCTIC EXPLORATION

Paid for by Government, But Opposition Won't Pass the Item Just Yet.

Ottawa, May 11.—(Special.)—Mr. Adamson, Liberal (Humbolt) to-day resumed the debate on the abuses in the land departments. He made light of the cases cited yesterday by Mr. Ames. Why had he not taken proceedings against these agents? He had visited the west for a few weeks, and was, no doubt, imposed upon by malicious gossip. He had heard these stories before, and investigated them. As a rule they were entirely without foundation. He put the arable lands at 171,000,000 acres, instead of 90,000,000.

Mr. Lake (Qu'Appelle) admitted that the west was enjoying great prosperity, but that the public had been misguided by The Toronto Globe in that respect. Indeed, his speech had been garbled and distorted beyond all recognition. The prosperity of the west was due to Providence, and to the early settlers. It was not due, in any way, to the government. He corroborated the statements made by Mr. Ames (Montreal.) It was notorious that western land companies blanketed homesteads, everybody knew that.

Mr. McIntyre (Strathcona) claimed that no specific instance could be pointed out where the homestead law had been violated. He admitted that millions of acres had been homesteaded years ago and never cancelled.

The debate came to an end early in the evening when the house went into committee of supply, taking up votes for ocean and river service.

Arctic Supplies.

The first item was $375,000 for maintenance and repairs of government steamers, and icebreakers, including the SS. Arctic, which was used on the Hudson Bay expedition. The opposition brought up the bills for supplies for the Arctic on that trip, which was planned for three years, but lasted only one year. The supplies included large quantities of cigars, cigarets, tobacco, wines, whiskey, rum, pipes, playing cards, etc.

"It was a rascally bill," said Mr. Fowler, and another bad feature was that tenders were not called for.

The minister stated that Captain Bernier of Arctic fame was given authority to fit out the Arctic, and that gentleman was prepared to go before the public accounts committee and explain his purchases.

The opposition held that Captain Bernier was not responsible to parliament, but the man responsible was the minister in charge of the marine department.

The opposition refused to pass the item until more information was brought down, and they also asked for information respecting the fitting out of the icebreaker Montcalm.

At 11.45 the committee rose, and the house adjourned.

Can't Hear.

The Toronto Globe was on the carpet to-day. Hon. Mr. Emmerson explained as untrue his reported utterance that the Dominion government intended to seize the control of all provincial railways.

Mr. Bole (Winnipeg) voiced the common complaint against the acoustics of the chamber. Not one word out of five, could be heard. "The real complaint is the practice of mumbling," he said, "that seems epidemic this session. It is almost impossible to follow the routine of business."

BRILLIANT SCHOLAR, THIS.

First Rhodes Man From N. B. Wins Oxford's Biggest Reward.

St. John, N.B., May 11.—(Special.)—Chester Martin, B.A., of this city, has won the Gladstone memorial prize at Oxford, the best prize of the great university and open to the whole college. Martin is a graduate of the University of New Brunswick, and the first Rhodes scholar from this province.

English Worsted Suitings, regular $25, Saturday and Monday for $19.75. The number is limited and the price low, so you should order early. Hobberlin's, 153 Yonge St.

AN EMPHATIC DENIAL.

Ottawa, May 11.—Mr. D. D. Mann, seen in regard to the revival of the report that the Canadian Northern was to purchase the Parry Sound section of the Canada Atlantic Railway, said: "It is the wildest kind of rot."

Battery Zincs, all kinds. The Canada Metal Co.

W. Harper, Customs Broker, 5 Melinda

Fine Pipes at Bargain Prices.

Previous to moving we are clearing our stock of pipes and smokers' goods at bargain prices. Two to four dollar pipes in cases $1.50. Just a few days left to get genuine bargains. A Clubb & Sons, 49 West King.

For "Better Tailoring," Mac Leod Yonge and College Street.

WHO AND WHAT?

London, May 11.—(C.A.P.)—Canadian capitalists are expected to introduce Canadian land investments in the English market.

Dr. Douglas Hyde, Massey Hall, May 17

Smoke Taylor's Maple Leaf Cigars.

WHY HE DOESN'T "BUTT IN"

THE GOAT: That man Beck knowed enough to tie me up before he began t' cut the melon.

FISCAL REFORM THE POLICY CHAMBERLAIN STANDS BY IT

So Do Other Leaders of His Party—Regrets Government's Colonial Waverings.

(Canadian Associated Press Cable.)

London, May 11.—Addressing the Liberal Unionist Club to-night, Jos. Chamberlain said the pretension that the last election had settled the fiscal question was too absurd to waste time over. With the inevitable swing the pendulum in the future constructive program would come once more to view.

He also regretted that the new government had not shown the same continuity in the colonial as in the foreign policy.

He denied the opposition had endeavored to embitter relations with the colonies and hoped in future the government would show a more chastened spirit. Further, Mr. Chamberlain intimated that fiscal reform was the concordat of the party. Those who didn't accept it had a right to call themselves what they liked, but they were not in accord with the policy of the official leaders.

By the official party this is regarded as significant.

By request, Alfred Mosely to-day addressed the Association of Trade Protection Societies. In his recent visit to Canada, he said Premier Laurier told him there was ample scope for British traders in Canada, but they must go to Canada and not be content with conducting their business from this side of the water.

"RESOLVED—"

Ottawa, May 11.—The Ottawa city teachers' convention was held to-day, and chief among the interesting things said was a strong denunciation of the comic supplements so popular at present with Saturday papers.

They were described as injurious to children in many ways.

Summer Vestings in white and fancy checks and spots, guaranteed to wash, to order at $3.50. Hobberlin's, 158 Yonge St.

If Not, Why Not?

Have you an accident and sickness policy? See Walter H. Blight, Confederation Libe Building. Phone M. 2770. 136

Drs. A. J. Edwards & Lundy, Dentists, formerly of 112 Yonge Street, have removed to offices at 177 Yonge.

The Morning World is delivered to any part of the city or suburbs before 7 a.m. Subscribers will please notify The World Office of irregular or late delivery. Phone M. 252. ed

Jones & Moore Electric Co., Limited, manufacture dynamos and motors, instal telephone lights and bells.

The Brantford Open Air Horse Show dates are May 24, 25 and 26. Entries close Monday, May 14, and should be sent to W. T. Henderson, secretary, Brantford.

Empress Hotel, Yonge and Gould Sts., R. Dissette, Prop. $1.50 and $2.00 per day.

INVITATION TO KING.

To Be Presented by Lord Strathcona, Gen. Scott and Sir J. Carling

(Canadian Associated Press Cable.)

London, May 11.—The Tribune understands that Canada's invitation to the King will be presented personally by a commission consisting of Lord Strathcona, Senator Scott and Sir John Carling, the latter two having welcomed the King in Canada as a prince in 1860.

NEARLY BURNED TO DEATH.

Employe at Western Crematory Falls Into Feed Pipe.

Last night, Frank Roome, 101 Defoe-street, a fireman at the Western Crematory, had a narrow escape from being burned to death.

While working at one of the feed pipes he fell in.

Jack Tweedell, 100 Lippincott-street, a fellow workman, pulled him out, but not before he was badly burned. He was taken to the Emergency.

BURNED TO DEATH.

Ottawa, May 11.—Fire to-night destroyed the stables of the Balmoral Hotel at Gatineau Point, near here. Stevens Robertson, the stableman, was burned to death. He was sleeping in the hay-loft and, being in an intoxicated condition, had probably started the fire in attempting to light his pipe.

ESCAPED CREMATION.

Portage la Prairie, May 11.—The family of W. G. Bend, Poplar Point, had a narrow escape from being cremated in their home last night. As it was, all escaped a terrible death, clad only in night-robes, and several were seriously burned.

A $1000 FIRE.

Sheppard St. Building Gives Firemen Another Hour's Work.

At 10.30 last night fire damaged the premises, 18 Sheppard-street, to the extent of about $1000.

The blaze is supposed to have been started in the first floor, occupied by the Canada Last Company, and crawled up the hoist to the second floor, occupied by J. A. Manning, wood turner. The stock of L. A. D'Entreatment & Co., comb manufacturers, on the third floor, was also slightly damaged. The place has been on fire before.

Babbit Metal. The best made Canada Metal Co.

Moving to 5 King West.

Just a few days more at the old stand. Great bargains for smokers—everything in pipes and smokers' goods greatly reduced in price. To-day we will sell case pipes worth $2.00 to $4.00 for $1.50. Get a bargain at A. Clubb & Sons, 49 West King.

High-grade Irish Homespuns, made in the hot-weather, two-piece suit, for $13.75. Hobberlin's, 158 Yonge.

TO-DAY IN TORONTO.

May 12.

Rose-avenue school fete, afternoon and evening.

Brotherhood of St. Andrew, spring assembly meeting, St. John's, Norway, afternoon and evening.

G.G.B.G. Band promenade concert, armories, 8.

POLITICAL LABOR PARTY PROMISED IN 3 MONTHS

Local Unionists Are Dissatisfied With Both Federal and Provincial Governments.

The legislative committee of the Trades and Labor Council are dissatisfied with the Whitney government. They claim that nothing was done at the session just concluded in favor of laboring men, and that with the federal government also the capitalist is getting in his work against labor.

At the close of the meeting last night John Flett said this was going to give rise to a strong labor agitation, and declared that in three months' time a political labor party would be formed in Toronto.

He instanced conditions in the imperial government of England, which had given rise to an upheaval of discontent. To-day the Labor party has twenty-three members in parliament.

GALWAY IS OUT OF IT.

London, May 11.—R. J. Kelly of Dublin, who champions Galloway as a port of call publishes a letter from Sir Wilfrid Laurier on the subject.

"Up till the present," says the premier, "we have not seen any advantage in departing from the policy hitherto followed on all lines, that is a direct service between Quebec and Liverpool."

THE PRINCE RETURNS.

Wales Back on English Soil.

The Prince of Wales was right enthusiastically received on his return from his tour throughout the great Indian empire. It is reported that he is in excellent health and high spirits.

Canadians may possibly trace his good health to the fact during his trip to India on the battleship Renown and throughout the Indian empire, he was supplied with that excellent Canadian water, radnor.

Surely, when radnor has sufficient godo quality to gain such royal recognition, it should be patronized before all foreign waters by Canadians themselves.

No better mixer with wines, spirits or milk exists than radnor.

PARKDALE ROLLER RINK. 245

The Nicholls motor boat, with ordinary care, will last ten years. See one at Nicholls Brothers, Limited, foot York Street bridge.

The Responsible Man's Security.

It used to be that a person seeking to fill a position of trust had to worry his moneyed friends to secure the necessary guarantee bonds. Now that feature of going security is assumed in regular business form by The London Guarantee and Accident Company. Bonds issued for those in responsible positions, and for licenseholders who must put up security to the excise department. Canada Life Building. Phone Main 1642.

Edwards, Morgan & Company, Chartered Accountants, 26 Wellington-st East. Phone Main 1163.

Oscar Hudson & Company, Chartered Accountants 5 King West. M. 4786.

Webb's Sold for Hotel $75,000 to be Spent on it

Proprietor O'Neil of the St. Charles Will To-Day Put Finishing Touches on Deal—Bedrooms to Replace Banquet Halls.

Something of a new kind in the strenuous line has developed from the assiduity of the license commissioners, inasmuch as it means the establishment of a large hotel right opposite the sky-scraper Traders' Bank Building and at very short notice, to take the place of the St. Charles' calling cache.

When Webbs were burned out not long ago the desirability of the position of the restaurant appealed not apparently to anybody on account of the high leasehold rental of the property.

Next door to the old Webb place was the St. Charles' handy place, which had to be an hotel instead of a popular drinking spot, by the edict of the license commissioners, so Mr. O'Neil, the proprietor, said he might as well take in Webb's old place and make his acquirement one of the best hotels in Canada.

The Manning estate own that desirable property which is the subject of interest. It is not a large space ordinarily, but in this position it must be valuable. It has a 60 ft. frontage on Yonge-street and 90 ft. on Melinda-street, with neat entrances and exits.

At $10,000 a Year.

The conditions of the new lease, which was entered upon late last night, and is not even yet endorsed by Mr. O'Neil's lawyers, Malone & Malone, are that Mr. O'Neil takes the leasehold of the property at $10,000 a year for 21 years, with renewable privileges for a perpetual lease, or, in other words, 400 years, 99 years of the other lease having expired. The time limit is not a cause for worry.

Of course this is only a business transaction, but it involves a certain amount of interest as to the value of property on lower Yonge-street. Take a strip of 60 ft. divided only from Yonge and Melinda-streets by the Dominion Bank and the St. Charles' Cafe, there is a thinking point to be stuck on somewhere.

It means a good healthy rental to the Manning estate, which is used to it, but in view of the business tendency to the north as far as Queen-street the rental which Mr. O'Neil says is $10,000 per year for 60 ft. on Yonge-street by a frontage of 90 ft. on the other street, looks like a nice thing for a thoughtful speculator, but is apt to tap the doubtful vein of the dubious.

'Twill Be a Fine One.

This deal has a large significance on the hotel situation. Many rumors are afloat as to what is going to happen when the new Union Station is built. Big hotels are the order of the day.

There is, if Mr. O'Neil tells the truth, $75,000 to be spent on this new hotel in two years.

Before midnight Mr. O'Neil was asked by The World to define his plans, and he did. He said he would have the Webb Building reopened in five weeks at a cost of $10,000, which was all he could afford just now, but within two years he would have it one of the big hotels of Toronto. The banquet and upstairs dining halls will be converted into bedrooms at once.

Mr. O'Neil looks upon the opening of the Traders' Bank Building as a sufficient excuse for his investment, and his display of confidence was simply great.

BRITISH FLEET IS READY MAY AID SULTAN TO THINK

Ultimatum Time Limit is Up To-Morrow Midnight—Settlement is Expected.

London, May 12.—Diplomatic activity seems to foreshadow an amicable settlement of the Tabah difficulty. Both at London and Constantinople, Turkey is seeking to make an arrangement.

The latest despatches from Constantinople state the sultan's advisers counsel yielding to the British demands, and that on Thursday Turkey offered to evacuate the disputed points, but on conditions that were not acceptable to Great Britain. It is understood the decision now rests with the sultan, who is studying the matter.

Meanwhile the British naval preparations are maturing. A despatch from Athens announces that the Mediterranean fleet is ready for immediate departure. Prince Henry of Battenberg's cruiser squadron left Phalerum Bay last night for an unknown destination. The great size of the British fleet in Turkish waters is due to probable necessity of providing landing parties should Turkey continue obdurate.

It is practically certain that there will be no attempt to force the Dardnelles or make a demonstration before Constantinople. Rear Admiral Lambton's squadron at Port Said is in readiness to protect the Suez Canal should the Turks attempt to advance along the El Arish route. He has several light cruisers and torpedo boats.

The terms fixed by the British ultimatum to Turkey expire at midnight Sunday.

IN JUSTICE TO SENATOR COX

Bourassa, M.P., Corrects Inaccuracy as to Attendance and Indemnity.

Ottawa, May 11.—(Special.)—Mr. Bourassa (Labelle) made an explanation to-day respecting his recent statement in the course of the "salary grab" debate, that Senator Cox had attended one session of parliament for seven days and drew $1700.

He desired to say that this statement was not accurate.

By consulting the report of the auditor-general he learned, and now desired, in justice to the hon. senator, to state that he (Senator Cox) had been in attendance eight days (instead of seven) and had drawn therefore $2140 (instead of $17000).

IN TOUCH WITH OUTLAWS.

Indians Send Fusilade After Three Men in a Boat.

Victoria, B.C., May 11.—(Special.)—That the pursuers of the Imperial Limited train robbers have been on the right trail is confirmed by the discovery near Campbell Meadows of three exhausted saddle horses and abandoned saddles and provisions.

Indian trackers are on a hot scent, and bloodhounds from Nelson will be put out to-morrow.

Two men were given chase near the Meadows last night, who, finding themselves the object of attention, took to the river in a boat which a companion appeared to be holding in readiness for instant use.

A boat in which were three men was later subjected to a fusilade of shots from the Indians near the upper bridge, its occupants landing hastily on the southern bank and disappearing.

Word of a capture and a battle with the outlaws is now looked for hourly.

MUST CLOSE AT SEVEN.

Quebec, May 11.—By a vote of 16 to 14, the city council to-night adopted the Hurd bylaw, closing all saloons at 7 o'clock on Saturday evening.

BIRTHS.

CASHMAN—At 9 Amelia-street, on May 9th, to Mr. and Mrs. J. H. Cashman, a daughter. Both doing well.

EASSON—On May 8th, at 65 Major-street, to Mr. and Mrs. R. H. Easson, a daughter.

TINNING—On May 10th, at 9 Chicora-avenue, to Mr. and Mrs. J. B. Tinning, a son.

DEATHS.

CARBERRY—On the 11th inst., at 434 Wellesley-street, Thomas W. Carberry, in his 25th year.

Funeral Saturday at 4 o'clock, to Mount Pleasant Cemetery.

DONOVAN—On May 11th, 1906, at 177 Markham-street, Annie Hallinan, beloved wife of John R. Donovan of the G.T.R.

Funeral notice later.

REID—Fell asleep in Jesus, on May 11, 1906, Carlton T. Reid, son of Christopher and Ellen Reid, New Toronto.

Funeral Monday, May 14, 1906, at 2 p.m., from his father's residence, to Prospect Cemetery.

The F. W. Matthews Co., Phone M 2571. Private Ambulance Service.

Chop Cut, the Ideal Pipe Mixture.

made from purest Virginity and Latakia tobaccos, has a delicious mild flavor, unexcelled as a cool, sweet smoke; 8 oz. tin $1, 4 oz. tin 50c, 2 oz. tin, "new size," 25c, at tobacco shops, or A. Clubb & Sons, 49 West King.

MANY HAPPY RETURNS.

To Columbus H. Greene, barrister, etc., born at Lundy's Lane May 12, 1830.

THE HAT HE GOT IN NAPLES.

Might Have Been Bought in Toronto Any Time These Years.

A Torontonian who recently returned from a trip over Europe told Dineen's he had bought a hat in Naples that excelled, in every way, any make of hat he had seen in America. He was asked to bring in the hat, and he said he would some day when he was passing. He wore it down town yesterday, and went into Dineen's to show off his prize. "Now," he said, "why don't you sell hats like that?" "Why don't you buy them?" the Toronto hatter asked in reply. "We have been importing that Borsalino for years, and we can send you up a case out of stock any time you order it." A funny point about the incident was that the hat cost almost as much in Naples as it would have in Toronto at the corner of Yonge and Temperance-streets.

FAIR AND WARM.

Minimum and maximum temperatures: Dawson, 30—50; Atlin, 28—48; Port Simpson, 40—58; Victoria, 52—56; Vancouver, 49—54; Kamloops, 50—66; Calgary, 50—78; Edmonton, 46—64; Minnedosa, 52—84; Port Arthur, 38—48; Parry Sound, 28—58; Toronto, 30—62; Ottawa, 32—56; Montreal, 36—46; Quebec, 32—48; Halifax, 40—60.

Probabilities.

Lower Lakes and Georgian Bay—Fair and warm.

Superior—Fresh easterly winds; partly fair, with about the same temperature, and a few scattered showers.

Manitoba, Saskatchewan and Alberta—Cooler, with scattered showers.

FURNITURE STORAGE.

Forster Storage & Cartage Company, 543 Yonge St. Phone North 923.

STEAMSHIP ARRIVALS.

May 11	At	From
Cedric	Queenstown	New York
Rhein	New York	Bremen
Corean	Boston	Glasgow
Ivernia	Boston	Liverpool
Columbian	Boston	London
Haverford	Liverpool	Philadelphia
Devonian	Liverpool	Boston
United States	Copenhagen	New York
Republic	Naples	New York
Gf Waldersee	Nantucket	Hamburg
Emp. Britain	Cape Ray	Liverpool
Tunisian	Rimouski	Liverpool
Tunisian	Cape Magdalen	Liverpool
Bordeaux	New York	Havre
Sicilian Prince	New York	Naples