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# The Toronto World

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TWENTY-SIXTH YEAR TEN PAGES—FRIDAY MORNING MARCH 2 1906—TEN PAGES

## POLICYHOLDERS MUST ORGANIZE AT ONCE TO SECURE FAIR PLAY

### SUPREME COURT JUDGE WRITES

#### VOICING GROWING DISTRUST OF POLICYHOLDERS A STRONG LETTER ON INSURANCE

Sir Louis Davies, in Communication to Sir Sandford Fleming, Relates That Government "Yielded to Specious and Plausible Arguments" of Canadian Agents in Amending Insurance Act—Should Clinch the Determination of Policyholders to Combine.

### SIR LOUIS DAVIES LETS IN LIGHT ON INSURANCE LEGISLATION.

The following letter from Sir Louis Davies, judge of the Ottawa Supreme Court and formerly minister of marine and fisheries to Sir Sandford Fleming, will be read with special interest:  
Ottawa, Feb. 20, 1906.

My Dear Sir Sandford Fleming:  
I return you herewith Mr. Blaikie's letter and enclosures which you were kind enough to permit me to read.  
Mr. Harpell called upon me the other day when he was in Ottawa, and, introducing himself, explained generally the charges which he was bringing, not against the North American Co. alone, but against a number of Canadian life insurance companies. I may say, in justice to him, that he never either directly or indirectly attacked or impugned the honesty or integrity of Mr. Blaikie.  
Of course everyone who knows Mr. Blaikie knows also that he would not in administering the affairs of the North American Assurance Co. be a party to or lead himself to the carrying out of any scheme or investment which was of a shady or questionable character. Mr. Harpell always spoke in proper terms of Mr. Blaikie. What he was attacking was the present system of investing their funds now resorted to by nearly all Canadian insurance companies, and arising out of the unfortunate and regrettable amendment to the insurance act of 1899, which permitted these companies for the first time to invest their funds in the purchase of the bonds, stocks or other securities of any and every kind of Canadian company, without limitation or restriction, excepting only that if the company is a steam railway company it must have earned and paid dividends for two years upon its stock.  
The absurdity of confining this limitation to steam railway companies is apparent. Insurance companies may, if they come under the control of frenzied financiers, speculate with and traffic in the bonds and stocks of all kinds of wildcat companies, whether they ever paid or ever will pay a dividend or not.  
I speak with the more freedom on this amendment to the insurance act because I was a member of the government when it was introduced and enacted. We yielded to the specious and plausible arguments of the general insurance agents who persuaded the committee of parliament that the concession asked for by the three great American companies, to enable them to compete in Canada with that amendment was a heavy blow administered to life insurance in Canada. Previously to that these companies were confined to investments in Dominion, provincial and municipal, and public school bonds, stocks and securities and to real estate and possibly British consols and public securities.  
By the amendment the door was thrown wide open and speculative investments permitted with trust monies belonging to other people and without risk to themselves, to speculate at large in all kinds of stock and bonds of all kinds of companies.  
Of course, the best managers won't do this, but in the keen competition which now exists, when one bold manager leads, others are forced, in spite of themselves, to follow.  
The consequence has been that for the past five or six years a feeling of doubt and fear almost bordering upon suspicion has been growing up amongst policyholders, and the shameful exposures in the United States with respect to the "Big Three," as the three great insurance companies are called, only served to accentuate the feeling in Canada.  
The absolute confidence which once existed amongst Canadian policyholders in their policies as a perfectly sure investment for their families is gone. No one knows how good the security is. Every one fears he hardly knows what. A general feeling is growing up favorable to a most rigid and strict examination of the affairs of all the Canadian companies and to an amendment of the act restricting the investments by them of their surplus funds.  
As one of the original guarantors of the North American Life, it would give me infinite satisfaction to see this movement put itself at the head of a movement demanding such an investigation. Something has got to be done to restore public confidence.  
Pardon my telling you with this long record, but Mr. Harpell's letters and your kindness in sending me Mr. Blaikie's letter induced me to tell you just what I think and feel, and WHAT I KNOW is thought and felt by hundreds of others who think.  
You can, if you care to, show this letter to Mr. Blaikie.  
Faithfully yours,  
(Signed) L. H. Davies.

### FORM POLICYHOLDERS' ASS'N SOME OF THE INTERESTED ENDORSE PROPOSAL

Feeling is Growing That They Must Act for Themselves in Seeing That Bona Fide Investigation is Assured.

Sir Louis Davies' remarkable letter makes it clear that policyholders must not only be represented before the commission, but they must organize for parliamentary purposes. The insurance companies will try to get at the government when legislation is pending. The policyholders must show that they are the real power above and behind parliament.

"A policyholders' association should be formed at once," said Dr. H. Moorhouse. "I can see plainly enough that this other investigation is not going to amount to much. The association should be formed for the purpose of referring the matter to the provincial government. A petition might be gotten up. An appointment made with Premier Whitney, and the matter brought home to the provincial government. The Ontario policyholders' interest must be looked after properly."

Dr. Styester: "Get the best possible guidance. Get the best counsel you can possibly get. There is absolutely no use in going into this proposition unless you can get to the very bottom of it. An association would meet the bill."

Will Work and Pay. S. B. Stevenson has great sympathy with the movement. He wants to take his share of the help in any way in the formation of the policyholders' association. "You can certainly count on me for a donation," he said.

Only Proper Way. W. G. McMillan thought that the World's endeavor had been crowned with success. The idea of an association to protect the policyholder and to see that proper legislation was the only proper method. He will try to induce others to join an association.

Should Give Press All Over. Mr. Pettigrew thinks that policyholders all over the Dominion should form an association. It would have his entire sympathy, and whatever aid he can at any time give to the furthering of the good work.

### MUTUAL'S POLICYHOLDERS TO DEMAND INVESTIGATION

International Movement is Planned to Get at All the Facts.

New York, March 1.—The following cable from Sir Alfred Harmsworth (Lord Northcliffe) was received by Stuyvesant Fish today:  
"The British Policyholders' Protection Association commends view with apprehension your resignation from investigation commission. Does this imply abandoning your strenuous efforts for thorough investigation and genuine reform. They urge you to continue support with all your power and influence. general movement to liberate mutual from trusts and Wallstreet, making it more truly mutual and managed solely by the policyholders' interest."  
It practically was settled today that Mr. Fish will lead a committee of policyholders of the Mutual in the United States and Europe. Invitations to prominent policyholders in all parts of the United States were sent out. It is planned to demand a thorough investigation of the company.  
Reports that Mr. Fish may be asked to accept the presidency of the company in the event of the overthrow of the present regime are said to be without foundation.  
Mr. Fish replied to Lord Northcliffe's cablegram, as follows: "Having been satisfied thorough investigation from inside is impracticable, I resigned from committee and later from the board. The committee's four counsel also resigned. Am invited to join policyholders' movement for investigation and reform. What would you suggest? Would you also join international policyholders' committee and provide suitable French and German representatives, for whom you can vouch?"  
Sull has already been begun by the trustees of the Mutual Insurance Company, the corporation money and the grammers may be closed the issue, yet I have no doubt that in the long run the Conservative party will well succeed on the principles I have enunciated and which will ultimately commend themselves to people as a whole."



POLICYHOLDER: An Ottawa enquiry by friends of the fruit packers is all right, but what I want is the large fruit I was promised and which I have already paid for—but never received.

### Sell, or Be Forced Out By Competition at Cost

#### Attorney-General Campbell Explains Manitoba Government Program in Dealing With the Bell Telephone Company.

Winnipeg, March 1.—(Special.)—Hon. Colin Campbell, attorney-general, brought down the telephone bill tonight, declaring for government ownership to protect the Canadian public. He moved that the Dominion parliament be memorialized to change the charter of the Bell Telephone Company so that there can be no doubt about Manitoba's right to expropriate the company's property in the province.  
"We are willing and anxious to buy them out, either by mutual contract or by expropriation. We will take over them lawfully, if we can, but that will not deter us from action. The big one is the plan for the big one have not yet been decided on; the other two for the three others are still undecided."

### Minnis' Son Overheard Alleged Offer of Bribe

#### Swears He Sat on Stairs While Scott Had Talk With the Editor.

Regina, Sask., March 1.—(Special.)—The story told by J. McInnis, regarding the alleged attempt made by Hon. Walter Scott to bribe him with an offer of \$10,000 during the election campaign, was corroborated in every important particular by the evidence in court today of Thomas A. McInnis, son of the defendant.  
He swore that he sat on the stair railing just outside the door from where the interview between his father and Scott took place, and had listened quietly to the conversation for over an hour. He gave sufficient detail to bear out the truth of what he said.  
The crown's case was conducted almost altogether by Mr. Howell of Winnipeg, who acts for Scott. He made a determined effort to shake the main story of J. K. McInnis, and the latter was under cross-examination for nearly two hours. Nothing of particular importance was elicited by this means, and the recital of McInnis stood.  
He was followed by his son, and the prosecuting lawyer made a similar attempt to shake his evidence, but unsuccessfully.  
The crown's case so far has been largely formal, the star witnesses being held for trial in rebuttal.  
The defence has several witnesses to offer, and evidence for the prosecution will not be resumed until late tomorrow.

### Andrew Carnegie

the best known of American philanthropists, who will be the guest of the Canadian Club in Toronto late in April. The mayor and board of control are formally open to any offer of "receiving" the gentleman, who over three years ago was the recipient of \$25,000 from the city of Toronto, which was the offer was accepted. Mr. Carnegie will not be here until the 15th of the month, but he has not yet been decided on; the other two for the three others are still undecided.

### OVER \$80,000 SUBSCRIBED FOR STUDENTS' MISSION AT BIG CONVENTION

Toronto Record Exceeded by \$25,000—Mingling of Flags of Two Countries Seems to Please Nashville.

Nashville, Tenn., March 1.—(Special.)—Canada is well represented here in the student volunteer convention. The delegates as a general rule are distinguishable by pins bearing the Canadian coats of arms or bits of flags in lieu of college colors, which have attracted much attention. The union of the United States and Canada in the great movement has been strongly emphasized in the decorations of the big auditorium, where the student volunteer conventions are held. The bond was also referred to by Chairman John R. Mott in his opening address of the convention, saying:  
"The significance of this convention to the United States and Canada is great. There is nothing that pleases me more as I gaze about the world than the juxtaposition of these two Anglo-Saxon flags. The strongest tie between these two nations is the tie that binds them in Christian love thru this volunteer movement."  
The first Canadian convention speaker heard here was J. Campbell White of Toronto. Others making addresses in connection with the convention have been H. H. Leddum, W. F. Lawrence, and Dr. Alexander Sutherland. The most distant delegation heard is from Winnipeg.

There are over 200 Canadians present. One hundred and thirty are from Toronto, and of these more than half are college representatives from Toronto University. Among the other colleges represented are Victoria College, Toronto Normal School, Alma Ladies' College at St. Thomas, Whitby Ladies' College at Whitby, Albert College at Belleville, Ontario Agricultural College at Guelph, the McGill University at Montreal, which has sent thirty delegates; the Harvard College at Toronto, the Bible Training School at Toronto, besides several colleges in Nova Scotia and Manitoba; School of Practical Science of Toronto, Toronto Medical School, and Wyllie Ontario College.

Among the notable Canadians in attendance are Bishop and Mrs. Strickland of the diocese of Selkirk; Miss Susie Little of Toronto, a member of the Young Women's Christian Association, and Dominion secretary for Canada; Dr. Scott of the University of New Brunswick at Fredericton. Sir Henry Mortimer Durand, British ambassador to this country, will arrive here to-morrow morning, coming from Washington with a party on the private car of President Samuel Spencer of the Southern Railway. During his stay here, Sir Henry will be the guest of Jesse M. Overton at Overton Hall, one of the handsomest country homes in Tennessee. Sir Henry comes here to Baltimore, N.C., the famous Vanderbilt estate.  
The subscription taken up to-night for the expenses of the student volunteer movement during the next four years yield \$84,351, the amount being \$25,000 more than the great Toronto subscription.

### ORANGEMEN OPPOSE BAPTISTS

Object to Granting University Powers at Brandon.

Winnipeg, March 1.—(Special.)—The Orange Order in Winnipeg has passed a strong resolution against the legislature granting to the Baptist College at Brandon university powers.  
The Orangemen declare that they stand for equal rights to all and that as they would oppose the Roman Catholics having a separate university in Manitoba, so they oppose the Baptists being shown any favors whatsoever.

### AFTER THE BATTLE

Two Canadians, Unsuccessful Candidates, Come Home to Rest.

Ottawa, March 1.—Two Canadians who have won distinction in imperial politics and were conspicuous in the recent British elections, were in Ottawa today.  
They are Bonar Law, ex-M.P. for the Blackfriars division of Glasgow, and Capt. Dundas Campbell, who has successfully contested Mid Lanark in the Unionist cause.  
Mr. Law is a New Brunswicker, while Capt. Campbell is an old Simcoe boy.

### DO YOU WANT COOL SMOKE?

Then Buy Alive Bullard's cut Tobacco No. 7.  
Dime's Emblem.  
The emblem of Dime's fur store is the picture of a fur-bearing animal. The firm is associated with the original fur trade that is buying furs direct from the Canadian hunter and making them up into stylish garments. Dime's corner Yonge and Temperance-streets.

### WEEK OR RAIN

Metropolitan Office, Toronto, March 1.—(8 p.m.)—The storm has passed over Newfoundland during today and cold weather has set in over the Maritime Provinces. Snow buries have occurred in Ontario, but elsewhere in Canada the weather has been generally fair.  
Minimum and maximum temperatures: Toronto, 22-40; Vancouver, 23-47; Kamloops, 24-40; Calgary, 10-25; Edmonton, 12-29; Winnipeg, 14-29; Port Arthur, 19-26; Pelly, 20-29; Ottawa, 10-21; Quebec, 8-16; Montreal, zero-10; St. John's, zero-10.

### STEAMSHIP ARRIVALS

Mar. 1 At From  
Hibernian..... Glasgow ..... Portland  
Marxman..... Liverpool ..... Liverpool  
Ipswich..... Liverpool ..... Ipswich  
Majestic..... Liverpool ..... New York  
Port Arthur..... Liverpool ..... Halifax  
Caledonia..... Manchester ..... Boston  
Laurierian..... Halifax ..... Glasgow

Try York Springs Soda with your Scotch or rye. It is the best.

### Vaccination Not Needed To Get Into School Now

#### Board of Education by 10 to 2 Rescinds the Compulsory Feature of Inoculation—Estimates Are Dealt With.

Compulsory vaccination in order to gain admission to the public schools is a thing of the past. The board of education buried the old custom last night by a vote of 10 to 2. Dr. Odgon and Trustee Davis were the only dissenting voices after Trustee Love had supported his anti-vaccination motion with a strong argument, and a petition signed by over 100 representative men.  
Dr. Odgon denied the banish the idea that while people have a right to do as they like with their own children, still they should be considerate of the effect of their foolishness on other families if they neglect their duties. Experiments showed that if vaccination would not prevent smallpox, it at least greatly reduced its seriousness. If action must be taken, the board should submit the matter to the medical health officer and abide by his recommendation.

### DEATHS

BRETT—On March 1, 1906, at his residence, 246 Gladstone-avenue, George, he beloved of Emma Brett, after a lingering illness.  
Funeral Saturday, March 3, at 2 p.m., to Mount Pleasant. At rest, and in acceptance of this intimation.  
BROWN—On March 1st, at her father's residence, 101 Westmoreland-avenue, north of C.P.R., Westmoreland-avenue, north of C.P.R., aged 5 months and 18 days.  
Funeral from above address on March 2nd at 2:30. Winnipeg papers please copy.  
DUGGAN—On Thursday, March 1st, 1906, Mary Duggan, in her 44th year.  
Funeral Saturday, at 8:30 a.m., from 101 McGill-street, to St. Michael's Cathedral, interment at Mount Hope Cemetery. Hamilton papers please copy.  
GRIFFIN—At 239 St. Clarence-avenue, on Friday, March 2, Helen, only daughter of Sackville Griffith, aged 4 years and 8 months.  
Funeral notice later.  
IRWIN—At 367 Carlton-street, in 70th year.  
Funeral private, Saturday, March 3rd, 1906.  
O'CONNOR—At St. Michael's Hospital, on March 1st, John W. O'Connor, dearly beloved son of Mrs. Haines of 136 St. Nicholas-street, in his 51st year, aged 5 months and 18 days.  
Funeral from his mother's residence, St. Nicholas-street, on Saturday, March 3, at 2:30 p.m., to St. Michael's Church, these to St. Michael's Cemetery. Friends and acquaintances kindly accept this intimation.  
TAYLOR—On Thursday, March 1st, 1906, Emma Taylor, beloved wife of John Taylor, aged 72 years.  
Funeral from her daughter's residence, 218 Palmerston-avenue, on Saturday, March 3, at 2:30 p.m., to Mount Pleasant Cemetery.  
TOY—Suddenly, at his late residence, 73 Prince Arthur-avenue, Toronto, on Thursday morning, March 1st, 1906, Samuel M. Toy of Grand Toy, Limited.  
Funeral on Saturday, the 3rd, at 3 o'clock. Interment in St. James' Cemetery.

### TO-DAY IN TORONTO

Civic inquiry, city hall, 2, to suggest County Old Boys' at home, Temple, 8.  
Durham County Old Boys' at home, 8 P.M.  
Church-street School Old Boys' banquet, 8 P.M.  
First Ward Liberals, Poston's Hall, 8 P.M.  
Y. M. C. A. men's class banquet, 8 P.M.  
Hayes Hall, Rubenstein piano recital.  
Lenten service, St. James' Cathedral, 8 P.M.  
Princess Little Johnny Jones, 8 P.M.  
The board of underwriters allow a watch signal. The Holmes Electric Protection Co. of Toronto, Limited, 5 Jordan-street, Phone Main 55.  
Oscar Hudson & Co. Chartered accountants, 4 King West, 4787.

### FORM FOR SIGNATURE

We (being policyholders) being in Canada hereby sign the petition in support of a parliamentary investigation into all the operations of the companies, with a view to amending the present insurance laws.

NAME.....  
ADDRESS.....  
INSURED IN THE.....COMPANY

### DECORATION FOR LEMIEUX

French Government Bestows Cross of Knight of Legion of Honor.  
Ottawa, March 1.—(Special.)—Hon. Joseph Lemieux, senator-general, who was with the late Hon. Mr. Prévost in the latter's ill-fated voyage to England and France, to-day received from the French government the decoration of the Knight of the Legion of Honor.  
The Legion of Honor was instituted by Napoleon when First Consul of France, in May, 1802, and was intended as a reward for military and civil services. The constitution was renewed by Napoleon III. in 1852, and now includes the following grades in order: Grande Croix; Grands Officiers; Commanders; Officers; and Chevaliers. The President of the Republic is the Grand Master of the Order.

### POWDER KEG EXPLODES

Clerk is Injured and the Store Wrecked.  
Ayrton, March 1.—A serious explosion occurred at 3:15 this evening when the large general store of Aaron Wenger was almost completely destroyed by the accidental explosion of a keg of powder from which Alex. Wegner, a clerk, was weighing some out.  
The entire building was wrecked, and the loss is about \$200.  
Wenger is seriously hurt.  
W. Harper, Customs Broker, 5 Melinda

### THE SOUVENIR FAD

At a very recent banquet where there were about a hundred guests, in the highest sphere of baronetdom, there was in addition to the other table d'hôte, 100 little spoons. When the spoon census was taken after the bill was over there were 25 of the little spoons somewhere else. They will be charged to the management of the banquet, and if the account is disputed some spoony sports who can be recognized by the waiters will have to unspoon until all the returns are in.

A FINE SMOKE  
Tuckers Club Special, 3 for 20c.  
Alive Bullard sells them.