

# The Toronto World

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FRIDAY MORNING, FEB. 21, 1913

## MOTORS AND MOTORING.

Everybody who has a motorcar will go to the motor show. But it would be a capital thing if all the people who only know motorcars thru the quickening effect they have on the pace of pedestrians should also go to the motor show. Most prejudices are the result of ignorance, and the prejudices that abound against motors among some people would be diminished by a thorough familiarity with the whole tremendous interest and interest which have grown up around motors in the last ten years. The present motor show in Exhibition Park will afford all classes, both of admirers and of those who mistake the machine, an opportunity to learn more about them than they ever did before. The modern motorcar is really one of the supreme evidences of human mechanical ingenuity, and it should not be forgotten that speed is by no means the principal factor considered. Safety, comfort, elegance, durability and all the special motor virtues of silence, control, capacity for distance and for hill-climbing are now represented in every new model with a degree of ingenuity and skill which interests in spite of prejudice.

The Ontario Motor League is to be congratulated not only upon such an impressive evidence of its influence and importance, but also for the efforts made to bring all motor traffic under such regulations as will ensure the least possible friction between motorists, pedestrians and other forms of traffic. The man, the horse and the bicycle have right-of-way over the motor, but the motorcar has come to stay, to develop, and to crowd all other forms of traffic. It has already caused a revolution in road-building and planning, and more and more it will mean the relegation of the horse to the realms of pleasure and entertainment. These are matters that pedestrians, whether by preference or necessity, cannot ignore, and ought to recognize. The motor show will help to clear up many misapprehensions.

The Motor League should have good success in its campaign for more members. There are a couple of thousand motorists at least now outside its ranks, so that the idea of adding 1000 new members is not too ambitious. The outlook for the show, for the league, and for motoring generally is entirely rosy.

## BRITISH POLITICS.

Parliamentary life in the United Kingdom is no longer a sinecure in these strenuous days. After a very brief interval the next session will convene, and will be almost entirely devoted to the re-passing by the house of commons of the home rule, Welsh disestablishment and Scottish temperance measures. Little debate over these can eventuate, because the provisions of the Parliament Act require that they must be reaffirmed in the form originally approved by the house of commons.

One new government bill may be introduced, having for its object the abolition of plural voting. This was part of the franchise extension proposal that had to be withdrawn in consequence of the ruling of the Speaker that the woman suffrage amendments would so change the bill that, if carried, it would have to be withdrawn and reintroduced in its altered form. This next session will be crucial for the Asquith administration, and if its storms are weathered that of 1914 will turn the course of British history into a new channel.

## LIQUOR IMPORTATION INTO DRY STATES.

President Taft's veto of the immigration bill passed by congress has been sustained thru the failure of the house of representatives to repeat the vote of the senate, which gave the two-thirds majority necessary to make the bill law irrespective of the presidential signature. His objection was based on the literacy test, which he held to be contrary to the American spirit. The president has now before him another bill passed by congress, after prolonged agitation, which is intended to prevent the importation of liquor into states have prohibited its sale within their territories.

During the congressional debates, objection came chiefly from those who held that the bill plainly violated the constitution, inasmuch as it proposed to withdraw from the federal government its control of interstate traffic. This is the point upon which President Taft will concentrate his attention, and he is credited with the intention of



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going thoroly into the constitutional question before committing himself either way. His decision will therefore be of more than usual importance. Mr. Taft has had perhaps too much of the judicial temperament to be a successful president, but that renders his opinion all the more valuable when he undertakes to interpret the constitution.

## THE DRAIN OF GOLD.

India is not only maintaining but steadily increasing its drain on the world's gold production. In January, its net imports, as given by Financial America of New York, approximated \$3,972,067, as against \$3,434,466 in the corresponding month of the previous year. In an estimate, noticed by The World at the time, Sir Edward Holden gave \$150,000,000 as the measure of India's absorption of gold for the year ending March 31 next. This proportion, out of a total world production of \$470,000,000, is so large—nearly one-third—that the London demand for a commission to investigate the Indian situation may have to be conceded.

In the latest of the interesting series of articles appearing in Financial America on the question of gold reserves, Mr. David Ochs, a leading Wall Street authority, enters a demurrer against the prevalent notion that the rise in prices is due to a plethora of gold, and that the value of gold has therefore declined. That increased cost, in his view, is rather due to the movement for better living without a corresponding increase in production, and to the need of gold in the newly-developed and developing countries. The world is eagerly awaiting a settlement of the Balkan trouble and the consequent release of the gold now jealously hoarded against possible expansion of the area of war. But that, while it may relieve the situation, will not solve the problem created by the drift of gold to India, Egypt and other countries with a favorable trade balance.

## HUMBER VALLEY CAR LINE.

In deciding to take hold of the Humber Valley street car line the board of control was well advised yesterday, and the city council should pass the recommendation. The city last year undertook to take such action, and if the city does not the line will be built by an English company, and a valuable franchise which can now be acquired for nothing may be jeopardized for the city.

The objections that have been raised to building the line would apply to almost any of the new lines proposed, but in less degree, for in the Humber Valley case the right of way will be a new acquisition by the city without cost to itself.

That there is no present traffic is no valid objection. The city lines in other directions have all been objected to in advance as lacking traffic, but even before they are operating the population hurries out to get in touch. Before the Humber line can be built a large population will be spreading over the area to be served, and in five years there will be a denser population than is needed to make the road pay.

# Federal Life Assurance Company OF CANADA

Reports that 1912 was the Most Successful in the Company's History.

**ASSURANCES.**  
The applications for new insurances for the first time exceeded five millions, amounting to \$5,923,638.

The new insurances issued and insurances revived amounted to \$4,819,129, making the total insurances in force at the end of the year \$26,556,267.

**INCOME.**  
The new premium income was \$900,961.71, an increase over 1911 of \$80,909.36.

The total cash income amounted to \$1,164,665.97, or an increase of \$130,808.60.

**ASSETS.**  
The total assets at the end of the year amounted to \$4,887,616.95, having increased \$440,648.80.

The average rate of interest earned on the invested funds showed an increase over the preceding year of .25, and now exceeds 6 per cent.

**SURPLUS.**  
The surplus earned during the year amounted to \$107,050.90. After paying profits and dividends, etc., the sum of \$69,886.30 was added to the total net surplus, increasing it by over 33 per cent. to \$268,869.95 (exclusive of \$130,000 paid-up capital).

The deduction from reserves allowable under the new Insurance Act was not taken advantage of. Had this been done the total surplus (including paid-up capital stock) would have amounted to \$483,931.00.

**EXPENDITURES.**  
The payments to Policyholders during the year amounted to \$436,176.51, exceeding those of 1911 by \$118,829.53.

The percentage of general expenses to premium income showed a very large reduction, the actual expenditure being considerably less than in 1911, despite increased business in force and large new business written.

**Home Office - Hamilton, Ont.**

**The Philosopher of Folly**  
By Sherwood Hart  
FIGHTING THE TRUSTS.  
The prices of most things are soaring to greater heights yet in the skies; around us the people are roaring and asking the wherefores and whys. In tell how to lower the price, we've swapped many yards of suggestions and traded in pecks of advice. We've looked this thing square in the face, and we've run down each rising young rumor to see if its cause we can trace. The problem is urgent and

**A GOOD IDEA.**  
Ald. Burgess has brought forward a good idea in proposing the expropriation of the southwest corner of Bay and Queen streets as a preliminary to the widening of Ferryway street and the building of a tube railway. The alternative of expropriating the northwest corner of Queen and Terauay streets is a costly one, the difference being set at about \$180,000.

**AHEAD OF CANADA.**  
Buffalo News: We have the satisfaction in the United States of having passed Canada in postal accommodation. In the Dominion no parcel of over five pounds will be carried in the mails, and the charge is a cent an ounce, without limit of distance.

It used to be the rule on this side of the border that four pounds should be the limit. Now we have 11, and it is a deal better than nothing, but which is still far from being satisfactory to the people. Perhaps the next step will carry us on to the penny parcel, at any rate, we can have what little satisfaction there is in seeing that the United States is for the moment a lap ahead of Canada.

## FEDERAL LIFE ASSURANCE CO.

The annual report of the Federal Life Assurance Company, whose head office is in Hamilton, shows that the insurance is yearly growing more popular in the regard of the public. The 1912 report, published today, is easily the most successful in the company's history. Some idea of the new business being done by the company can be gleaned from details of the report. The applications for new insurance during the year amounted to \$5,923,638 and the total amount of insurance now in force, exclusive of new applications, is \$26,556,267. The premium income is \$900,961, and the interest earned on invested funds now exceeds \$1,164,665. The payments to Policyholders in the year amounted to \$436,176, exceeding those of 1911 by \$118,829.

**Two Killed in Mine.**  
VANCOUVER, B.C., Feb. 20.—(Can. Press.)—Two men were killed today by a small explosion in the mine tunnel at Svirash Creek near Yale.

**Salvation Army's Berlin Campaign.**  
BERLIN, Ont., Feb. 20.—(Special.)—The Salvation Army corps at a meeting tonight decided to launch a campaign for an extensive addition to their citadel has the support of many public spirited citizens in the movement.

## Wreyford's Week-End Sale

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English Caps, 50c to \$1.00, for... **.25**

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## At Osgoode Hall

**ANNOUNCEMENTS.**  
Feb. 20, 1913.  
Judge's chambers will be held on Friday, 21st inst., at 10 a.m.

**Preparatory list for appellate division for Friday, 21st inst., at 11 a.m.:**  
1. Clark v. Booth.  
2. Barlow v. Brethour.  
3. Ramsay v. Toronto Railway Co.  
4. Sphinx v. Vonguent.  
5. Morrison v. Pere Marquette R. R.

**Master's Chambers.**  
Before J. S. Cartwright, K.C., Master.  
Harris v. Elliott—G. S. Hodgson, for defendant, moved for further particulars so as to show the consideration relied on to support the verbal promise to pay \$1000 as claimed; J. G. Smith for plaintiff. Judgment: As plaintiff has complied with the demand to some extent I think he should state what, if any, consideration is relied on. Then, if there is none, or one which defendant thinks is insufficient in law, he can move under C. R. 281, if so advised. Plaintiff should furnish some answer to demand as to consideration, and time for delivery of defence is enlarged in cause in any event.

**Charlton v. Peard—Gordon (Bicknell & Co.),** for plaintiff, obtained order for issue of concurrent writ for service on defendant in England. Time for appearance limited to 30 days.  
**Kendler v. Goldberg—Pepler (McWhinney & Co.),** for plaintiff, obtained order extending time for service of statement of claim on three defendants until March 18.

**Pears v. Honsberger—Hope (Gregory & G.),** for defendant, obtained, on consent, order vacating lien and its pendente lite.  
**Vaughan-Rhys v. Clarry—H. W. A. Foster,** for plaintiff, moved for order setting aside notice of pleadings and allowing him to reply as advised; C. M. Johnston for defendant. Order made. Costs in cause.

**Regan v. McConkey—H. S. White,** for defendant, moved for order striking out two paragraphs of reply as embarrassing; H. E. Irwin, K.C., for plaintiff, reserved.  
**Wynne v. Dalby—J. P. MacGregor,** for plaintiff, moved for order noting pleadings closed as against the McLaughlin Carriage Co.; W. J. McLarty, for defendant. Motion dismissed. Costs in cause to defendants.

**Henderson v. Wells and Going—Widdfield (Anderson & McMillan),** for plaintiff, moved for leave to serve jury notice; H. B. Rose, K.C., for defendant. Motion dismissed. Leave to plaintiff to withdraw notice of trial. Costs to defendants in any event.  
**Todd v. Fitch—F. L. Button (Stouffville),** for plaintiff, obtained a final order of foreclosure.

**Single Court.**  
Before Falconbridge, C.J.  
**Re Wilson Estate—W. Boyd for trustees; J. McCullough (Stouffville)** for J. A. Bruce. Motion for order construing will of Samuel Wilson under C. R. 938. At request of counsel for Mrs. Bruce, enlarged until 26th inst.

**Re Adams Estate—W. B. Raymond,** for executors and trustees, moved for order allowing present trustees to retire and appointing new trustees; F. W. Harcourt, K.C., for infants. Order made that present trustees, on passing their accounts and handing over assets to Union Trust Co., who are appointed new trustees, be relieved and discharged.

**Olsen v. Canadian N. Railway Lands—E. C. Ironside,** for plaintiff, moved for order continuing injunction; A. J. Kidd, K.C., for defendant. After partial argument motion enlarged until 21st inst., to allow plaintiff's counsel to consult with client as to offer of defendants to give an equal sized lot in slightly different position on same street.

**Re McNeill Estate—M. L. Gordon,** for Trusts and G. Co. executors of estate of late D. A. McNeill, on appeal from report of surrogate of Lennox and Addington; F. Aylesworth for residuary legatees. The evidence not being yet transcribed, motion enlarged until March 12 next.

**Toronto General Trusts Corporation v. Ward—E. T. Malone, K.C.,** for plaintiff, W. Harcourt, K.C., for infant. Action to recover possession of farm. Order made authorizing defendant give up possession and plaintiffs authorized to pay him \$350 for so doing.

**Gordon and Sons v. Coates—D. Henderson,** for plaintiff, moved for judgment on further directions. H. S. White for defendant. Judgment for plaintiff against defendant, as administrator of estate of Joseph Slack, for \$2,561.21 and costs of action and reference. Defendant allowed his costs of action and reference as between solicitor and client out of estate.

**Benner—J. MacGregor** for plaintiff obtained an injunction restraining defendants from further interference with plaintiff's right to possession of the lands in question until 21st inst.

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**UNIONIST IN EAST ANTRIM.**  
LONDON, Feb. 20.—(C.A.P.)—Major Robert MacCallum, Unionist, and son of the late member, was returned unopposed in East Antrim yesterday.  
The return of the late member's son was not unexpected. The new member was born about thirty years ago and holds a commission in the Irish Guards. East Antrim is a Unionist stronghold, and the popularity of the late member was proof against every attempt to oust him from the seat, which he had held for many years. The new member has taken no part in politics hitherto.



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