### THURSDAY MORNING

verdicts.

And speaking of political frauds, what

A PILGRIMAGE OF LABOR.

political trickery. Somebody sent the crooked deputy returning officers into Prince Albert, knowing that they in-tended to work frauds. Returning offi-cers never commit these offences of that free trade has not done go in

Until all the facts are unearthed, why mission from such a source. There is

this haste to make out that this pro- hope for a free trade leader who ca minent public man and that member- get so far away from the influence of

elect are innocent of the wrong done? Cobdenism, He may presently com Let us have the probe put in and the facts unearthed before we render any is protective, and that it is as rea

is the Ontario government doing with foreign nation as it is to protect but

the latest phase of the West Elgin from what he is sometimes pleased to

the latest phase of the West Eight from what he is sometimes pleased to frauds? The people of Kingston evi-dently think that no frauds were per-petrated in Eigin as alleged. THE SONS OF OLD SCOTLAND IN AMERICA.

Kefr Hardie, the leader of the inde- modern world none have played a pare endent labor party in the British notable and honorable part than Scot-

ouse of commons, will soon be in a land. For long centuries she ma

the indubitable qualities of a states- united with her powerful souther

osition to prove whether he possesses tained her independence and at las

nan. He will be at the head of a neighbor on terms which saved her party of between 25 and 30 stalwarts inconquerable pride of race and pre-

who will be as separate and distinct served her national cnurch, laws and

from the government party as the institutions. Nor have the more pow-

ost occasions they will be in the gov- ed in accomplishing what centuries ent lobby, but inasmuch as the war failed to achieve. Scotland is bet-

Jews were from the Samaritans. On erful and subtle arts of peace suc

unfair com

sonable to protect the worker from th

Among the smaller nations of the

### The Toronto World

unearthed in Saskatchewan, and only to pursue the men who perpetrated the frauds? As The World said the other day the men who benefit by, election frauds are the men who find the money which is used, and who must know a great deal about the mainsprings of political trickery. Somebody sent the crooked deputy returning officers line a Morning Newspaper public day in the year. tments-Main 252.

CRIPTION BAT ne year, Daily, Sunday included \$5.00 is months

One month "	<b>4</b>	44
Une year, without		
	ounday	
Tour months "		
Three months "		
One month "		

Britain Britain their own motion, or for pure devilment. Britain. That in itself is a great ad

on application. Dication, Address

THE WORLD,

# Office, Royal Corner, Jan orth. Telephone No. 965. FOREIGN AGENCIES.

in England, the United States, Australia, Germany, etc. Yorid can be obtained at 'the foi-tews Stands:

FORGET FORGETS.

maintenance in power of an adminis- ter known now than ever she was in It is good to see the attention which. tration sympathetic towards demo- the days when her turbulent parliathe great United States newspapers are paying to Canadian development. Last summer editorial delegations toured the summer editorial delegations toured the west and wrote up the country in a style that was wholly admirable from a Canadian point of view.

a Canadian point of view. In the early fail The Chicago Record-Herald sent its extra special staff man, Wm. E. Curtis, over our prairies to dis-cover what had become of the Ameri-cans who have settled under the Canacans who have settled under the Cana-dian flag. The New York Herald has inst the sometimes appears to be. There are many streaks of reason in his constitujust given special prominence, to the tion and only a few of irredeem ible was but a vague and legendary coun observations of a special correspondent whom it has sent to Manitoba, Saskat-in his cause; he holds uncompromising the it was the scene of Shak spear's the in his cause; he holds uncompromising the it was the scene of Shak spear's the spear s

chewan and Alberta. To-day The World reproduces the ma-terial portions of an interview which Correspondent Carpenter had, with Lieu-tenant-Governor Forget at Berina

tenant-Governor Forget at Regina. Three features distinguish the interview. The writer obviously is not seized of the true relation of Canada to the other parts of the empire diffusion of Canada to the other f the empire. "This Canadian on," he says, "is, you know, a In Philip Snowden, who has gained the imper and genius. There is 'ruth sort of annex to Great Britain." Sec-ondly, the lieutenant-governor delivers himself freely as to the future relationship of this country with the em-pire, and, thirdly, he discourses upon the position and virtues of the French-Canadians, as he is so well entitled to do. Freedom in discussion hurts nobody. for life. No brainies man the freedom in discussion hurts nobody.

Freedom in discussion hurts nobody, but there are rather close bounds of produce when a high officer of the but there are rather close bounds of produce when a high officer of the but there are rather close bounds of den will take his seat in the mother of parliaments this month. crown talks to the strolling representa-tive of a foreign newron and the the labor party has entered St. slorious of them. It ectally Stephen's to stay. It has for the time er. es remarkable record and a remarkable when that newspaper has such an enor- solved the problem of independent ia- race-prominent in science, in states mous circulation as The New York Her- bor finance. The trade unions which menship, in finance and at the front ald, and may spread erroneous impres- have voted levies for the election cam- in medicine, in law, in jouralism, in sions as to the country about which the paign will not withdraw their support literature, in education and in the strolling representative writes. , in face of such an achievement as that church." Surely that is enough to Governor Forget is reported to have which during the last few weeks has satisfy the most avid Scot's appetite given a new and permanent com-plexion to British politics. Keir Hardie has announced that the United States-which, acsaid: "I believe, however, that Canada "I believe, nowever, that cannot will eventually be an independent nation. When we have five times as many people as we have now, when we number twenty-five mil-Keir Hardie has announced that nation. When we have five times as many people as we have now, when we number twenty-five mil-lions and are strong enough to stand alone. Canada will probably be a nation of itself. It will not break away from England as the United States did. There will, be no rebel-lion, no ill-feeling, and no fight for independence. The people of both nations will realize that the change should be made, and it will come should agree with abor's political aims in general; you may differ from the great, is still the may differ from the great, is still the which have been made of their power the venerable doctrine that it would be worthy of his hire, and not to the errors, from the government at to be worthy of his hire, and not to the errors from the government at to be worthy of his hire, and not to the errors from the government at to be worthy of his hire, and not to the errors from the government at to be worthy of his hire, and not to the errors from the government at to the are not approprints to the land of their to be worthy of his hire, and not to the errors from the government at to be worthy of his hire, and not to the errors sentiments to his activity, which the errors sentiments to his land about public affairs, foreigners he expresses sentiments to the land of their pressents to the government at the the track to the should the senting the errors sentiments to the land of their pressent to be worthy of his hire, and not to the worthy of his hire, and not to the worthy of his hire, and not to the worthy of his his, and hout to the worthy of his hire, and not to the sent for provincial rights. Therefore when he speaks to the the presses sentiments to the land of their the the track to the provincial rights.

### THE TORONTO WORLD

## WHAT IS THE SUPERINTENDENT OF INSURANCE ? ENGINEERS VISIT FALLS the State Sets Up Machinery for Keeping Tab on Insurance

#### Companies.

Sec 25: The governor in council may appoint an officer, to be called the superintendent of insurance, who shall act under the instruction of the minister and shall examine and report to the minister, from time to time,upon all matters connected with insurance as carried on by the seve-

A schoolboy can see that every legislature which makes laws has only egun to do its duty when it provides machinery for seeing that the law it

Jegun to do its duty when it provides inscribely to the end of the policeman is not all spart of the machinery of civilization. The policeman is not all ways called by that name. Sometimes he is described as the guardian of the peace Honest people think of him rather in that way than in the other, by people who have reason to dread the sight of a blue uniform. The superintendent of insurance is the high chief constable of the nation for that particular branch of the national life. His duties are essentially is to obtain a practical insight into the isotrope by the powers that be. The effectiveness with which he fills the office depends largely upon interventetion he mute upon his instructions. A policeman who is a per-

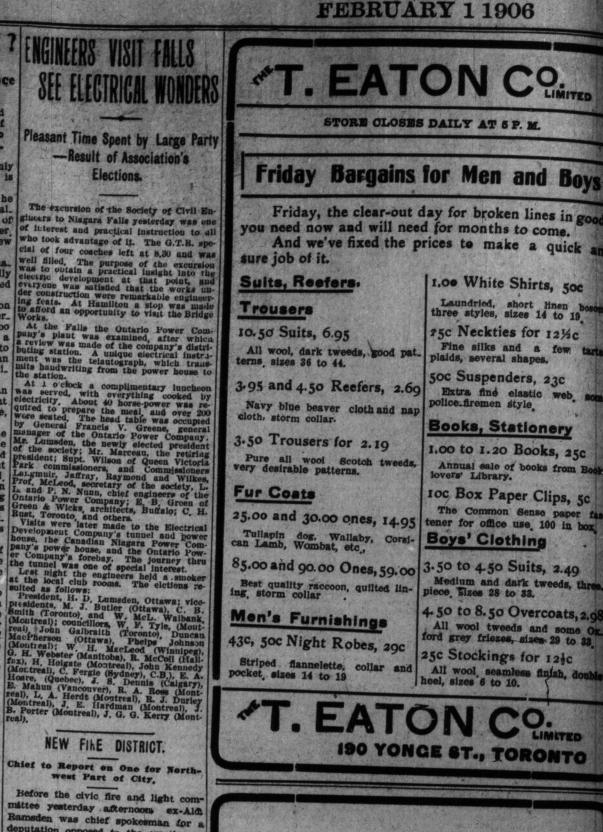
rks. at the Falls the Ontario Power Co-zy's plant was examined, after whi eview was made of the company's dist ting station. A unique electrical insti-ant was the telautograph, which tra-nt was the telautograph, which trathe telautograph, which riting from the power he

The superintement of insurance is the high chief constable of the na-ion for that particular branch of the national life. His duites are essentially inguage by the powers that be. The effectiveness with which he fills the office depends largely upon the interpretation he puts upon his instructions. A policeman who is a per-secutor is an enemy of good order. The high constable of insurance is too important an officer of the state to spend his time after the manner of a jetty, spitcful Paul Pry. He is also too important an officer of the state to be to construe his orders in such a way as to discount his services as watchman for the hosts of people, who tho they provide the money, have not the facilit. If the fact of people, who they provide the money, have not the facilit. If the hosts of people, who the they provide the money, have not the facilit. If the fact of people, who the they provide the money, have not the facilit. If the hosts of people, who the they provide the money, have not the facilit. If the hosts of people, who the they provide the money, have not the facilit. If the is a subordinate of the minister of finance, who is, of course, which is a subordinate of the nation. But a minister of finance could achieve only partial success if he set out to make a first. class superintendent for mediocre material. He can only provide himself with better material. But the act of parliament wisely provides for the employment of a man and dignifed fashion. Four thousand dollars a year and traveling expenses is for fair remueration for a patriotic man, and the post of superintendent of insur-mace affords every reasonable facility for such a one to show that he is D the superintendent in as general but as comprehensive terms as it is possible th upon ALL matters connected with insurance." Mathematical states in the astrume and report to the minister from time to time the staffs of those companies must amount to several thousand men. The fur-masses of detail: The governor in council by General Francis V. Greene manager of the Ontario Power ( Ms. Lumsden, the newly elected of the society; Mr. Marceau, the president; Supt. Wilson of Queen Park commissions ark co

er Company's forebay. The journey the the tunnel was one of special interest. List night the engineers held a smoke at the local club rooms. The elctions re suited as follows: President, H. D. Lumsden, Ottawa; vice presidents, M. J. Butler (Ottawa), C. B Smith (Torouto) and W. McL. Walbank (Montreal); councillors, W. F. Tyle, (Mont Feal), John Galbraith (Toronto), Dunca MacPherson (Ottawa), R. McColl (Hall G. H. Webster, H. MccLeod (Winnipeg) G. H. Webster, M. MccLeod (Winnipeg)

masses of detail: "The governor in council may, from time to throught with huge officers and clerks under the superintendent, as are necessary for the purposes of the act." If the superintendent finds his work too heavy he can ask for his staff to be strengthened. If his chief refuses to supply the need the reports of the superintendent which are public property, will show on whom the respon-sibility rests for failure to take all such steps "as are necessary for the purposes of this act." Has the superintendent of insurance any effective means of enforcing his wishes upon an insurance company? The statute says: (b) "In each case, before the issue of any new license, or the renewal of any license make a report to the minister that the requirements of the law have been compiled with." Suppose the superintendent discovers that all the assets of a company have not been disclosed to him or thet more more to inverse in the law have been disclosed to him or thet more the superint of the law have been disclosed to him or thet more more to inverse of the been disclosed to him or the superint and the law have been disclosed to him or the superint and the law have been disclosed to him or the superint and the superint of the buse of a company have not been disclosed to him or thet more more to inverse in the law have been disclosed to him or the superint of the law have been disclosed to him or the superint of the law have been disclosed to him or the superint of the law have been disclosed to him or the superint of the law have been disclosed to him or the superint of the law have been disclosed to him or the superint of the

Suppose the superintendent discovers that all the assets of a company have not been disclosed to him or that more money is invested to the United States than the law permits; in other words, suppose he learns that the requirements of the law have not been complied with, and reports according-ly to the minister, the minister can enforce absolute compliance with the law by refusing on March 31 next, to renew the license of the company, and deputation opposed to the erection of a hlacksmith's forge in rear of 35 Yorkville-avenue, P. C. McGregor ob-jected to it on ethical grounds. Groups of men gathered argund the present stable and their conversation was not up to drawing-room standards. If the forge were allowed the atmosphere would become even more highly color-ed with profanity. The committee voted against a prolaw by refusing on March 31 next, to renew the license of the company, and so put the company out of business. The power to do this is given in section 5 of the act: "The license shall be in such form as is from time to time determined by the minister, and shall specify the business to be carried on by the company, and it shall expire on March 31 in each year, but shall be renewable from year to year." It takes a strong man to deal strongly with wealthy companies. It does indeed Weaklings are not necessary in offices of great public trust. (To be Continued To\_morrow.)



#### The Manufacturers Life Insurance Co.

will publish facts in this paper to-merrow and Monday next, covering details of its work and results in 1905.

G. H. Webster (Manitoba), R. McColl (Hall-fux), H. Hoigate (Montreal), John Kennedy (Montreal), C. Fergle (Sydney), C.B.), E. A. Hoare, (Quebec), J. S. Dennis (Calgary), E. Mahun (Vancouver), R. A. Ross (Mont-real), L. A. Herdt (Montreal), R. J. Durley (Montreal), J. E. Hardman (Montreal), J. B. Porter (Montreal), J. G. G. Kerry (Mont-real)

Elections.

foreigners he expresss sentiments which which are not appropriate to his social birth or origin in the land of their

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by the rarest piece of partisanship ever perpetrated by a representative bor parties there to arrange for a stances. And now he informs the American people that the loyal subjects of

his imperial master contemplate the day when the painter will be cut-affectionately cut, maybe, but cut all the

PROBE ALL ELECTION FRAUDS. Why this desire to whitewash those benefited by the election frauds

the Territories, from the government at Ottawa. Therefore, when he speaks to muddle his head about public affairs, have done honor to the land of their

might not unfairly be imputed to the condition; but you cannot remain a adoption. "Such any the Scots," so King himself. Try to assume that the wise man and not know that as a po-foregoing paragraph was spoken by litical force labor has got to be reckon--who have wrought well both for King himself. Try to assume that the foregoing paragraph was spoken by King Edward. Could a king talk more foolishly about any part of his realm than to anticipate the time when it would be cut out from the most splen-did congeries of nations which has ever existed?

bribe the college (Queen's) professors and students, but "had to cross the common course of action, so that the campus, to visit the college buildings, and pass in review before the students.

Tate WINDSOR TABLE

SALT. Does not "bite"-is not bitter. It is pure salt and all salt. Will not cake.

"Actuary," who writes with reference to insurance companies' invest-ments omitted to give his name and address. On receipt of the same his letter will be published,-Ed.

ought to be made perfectly clear, that steady increase in every department; Canadian electors are to do their own and careful and economical administra-tion of its affairs has placed the Do-minion Bank in the front rank of the minion Bank in the front rank of th financial institutions of this country. into error if this is not explicitly stated. KNEW WHAT RESULT WOULD BE. FOR CONSUMPTIVE SANITARIUM.

OSGOODE HALL.

**Ever Get Bilious?** 

campus, to visit the college buildings, and pass in review before the students for effect!" Such a man ought never to have been made premier of this de-cent province. Those Prince Albert D.R.O.'s found it impossible to reach the back town-ships in time, and thought they had the right to hold the polls on a subse-auent day, explains Tyerman. The law

Chief Thompson will report on Con-troller Ward's suggestion to create a new fire district with a station, boundon the east and Bloor-street on the south. The city engineer's roommenda that an electrical engineer be app ed to look to the system of wiring.

tee voted against a per

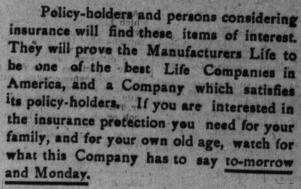
New firemen's uniforms to be ten-dered for will have the letters "T.F.D." on the coat lapels.

PORT HOPE IN DARKNESS Disagreement Between Town |and Company Ends in Annoyanc

Dr. Barrick States the Case for a Hope, Jan. 31.-(Special.)-Last night all the arc lights were out and unt a new contract is made between the ele New Toronto Institution.

Rew Toronto Institution.
Editor Worki : Controller Hubbard is reported in the press as stating at the board of control meeting on the 30th inst. that "it would be impracticable for the city to build and maintain a city consumptive hospital."
Now this is the very reason why a comprehensive plan of sanitaria under the "act respecting municipal sani-taria for consumptives" has been advo-cated. In the first place the 'plan re-commends that each municipality should care for its own consumptives in a municipal sanitarium, The most dif-ficult part of the problem was, where was the money to come from? The plan suggests that the expense of each municipal sanitarium should be com-tributed to by the Dominion govern-ment, provincial government, the mont cipality directly interested and by voi-citizens.
So far the local legislature of Ontarto

Presbyterian Nominations. Brockville, Jan. <u>31.</u>—(Special.)—The Brockville Presbytery has nominated Rev. Dr. Stuart of Prescott and Rev. Mr. McAl-lister of Iroquois for moderator of the get eral assembly and Montreal and Ottawa Synod respectively.



TORONTO GIRL'S ADVENTURES. **BASTEDO'S** Arrested as Vagrant in Buffalo. 77 KING-STREET EAST

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Thets a Ticki good ment tende Spe Mexi Swe colon from ticula trict King

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Em Veter Meter Different of the state of the

Buffalo, N.Y., Jan, 31.-(Spe Madeline de Gilbert, a 17-year-oid girl, **CLEARING FUR SALE** heir to \$7000 when she is 21 years old went back to Toronto to-day unde Mink Stoles, Scarfs and Muffs,

money can bu Ladies' fur - lin LP Men's fur - lined Men's finest coor costs, \$40 to \$100.

coats, reg. \$75-for \$50. Send for Catalog. Raw Furs Wanted. SEND FOR PRICE LIST.

Money cannot buy better Coffee han Michie's finest blend Java and Mocha, 45c lb.

Michie & Co., Limited

ONTARIO CONSERVATORY OF MUSIC AND ART.

Whitby, Ont.

Whitby, Ont. Ansual Conversations Februs-ary 8, Special train will leave on the Union Station at 7 D.m. go-ing direct to Cellege grounds, is given by init arain will cell at Guenn St. going and return-ing. For Railway tinkers and tiekets of admission ap-pit to Mr. R. C. Hashilton, fr Soott St., or Mr. R. J. Boore, T COLLEGE King St. West. Next term will content of the cell of the cell apply for information to Apply for information to ply for information to Rev. J. J. Hare, Ph. D.

DEATH ON HIS FIRST DAY. English Immigrant Fatally Hurt in Railway Crossing Accid

Wyoning, Jan. 31 .-- Wm. Wiggins, a Sal-

ward to the pleasure of your return amongst us. "As a smal itoken of our apprecia-tion, we ask you to accept of the ac-companying arm chair and cane, also a rocker and umbrella for Mrs. Gormaly, who we trust with yourself may long live to use them. We wish you god-speed." vation Army immigrant from England, who arrived here last night to engage with s farmer, was fatally injured to-day. With Robert Dooley of this place, he was strick by the Montreal Express. Dooley escaped unhurt, but Wiggins was thrown 50 feet against a switch.

