

## THE TORONTO WORLD

A Morning Newspaper published every day in the week.

Telephone—private exchange connecting all departments—Main 202.

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One year, Daily, Sunday included ..... \$2.00

Three months, Sunday included ..... 1.25

One month, Sunday included ..... .45

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Royal Block, North James and Merrick streets, Telephone 955.

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Advertisements and subscriptions are also received through any responsible advertising agency in the United States, etc.

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**AT THE WORLD'S OFFICE.**

**THE PEOPLE'S SPOKESMAN.**

All Canada, and especially English-speaking Canada, owes a tribute to the two young French-Canadian members of parliament, Bourassa and Lavergne, who had the courage yesterday to try and lift our parliamentary institutions from the slough into which they are rapidly sinking.

Mr. Bourassa had that rare courage, heretofore it is rather, which is not afraid to face a house almost entirely unsympathetic, that was really vindictive where it was not malevolent, and where the slightest failure on his part would have been met either with ridicule or scorn. Two or three times indeed, an ill-considered attempt at levity was quickly met with a retort both biting and deserved, and the cynicism, as Mr. Bourassa termed it, soon suppressed itself.

The speech was one of the great ones delivered in the Canadian house, and if politicians pretend to ignore it, the people of Canada will receive it gladly and honor the man that made it. It was argumentative, it was fair, it was in the public interest. It was for cleaner government, it was for honesty in our insurance institutions and for the sanctity of the trust reposed in those who handle the millions of insurance reserve funds. It was, too, for clean life in ministers of the crown, and it made clear the responsibility of the prime minister for the conduct of his colleagues.

Mr. Bourassa's critics could easily say that he was unparliamentary, and that the house ought not to take notice of a resolution avoiding former precedent; but parliament will have to take notice of it, as the public have already taken notice of it, and will take notice of it when they come to vote.

Government will be all the better for the brave and eloquent speech of Henri Bourassa yesterday in the Canadian house of commons.

**OUR WELCOME BUREAU.**

Evidently The World Welcome Bureau has supplied something that was needed and wanted. Already, in the few days that have passed since its institution, over two hundred of new arrivals have been seen and with few exceptions assisted to find employment. But let there be any mistake, we must again distinctly state that The World is not running a general employment agency. Our bureau is designed to help newcomers—strangers to the city—who want disinterested information and advice to whom a friendly greeting and the assurance of personal interest mean much, and who are thereby heartened in starting their careers in a new country and amid a strange environment. The Welcome Bureau does not compete with any other, of commendable efforts established, or which may be established, to assist prospective citizens. It is just what it has been named, and if it manages to meet, in some small degree, the need of the immigrant for whom no special provision has been made, the object of its institution will be fully attained.

The World is glad to see that our English citizens are desirous to form a society having for its objects the removal of prejudices against Englishmen; the establishment of a bureau for the distribution of labor over the province; for the protection of new arrivals against cheap temporary accommodations until final settlement. A meeting for that purpose is to be held to-night at the Sons of England Hall, under the auspices of that society. The fact that the expenses of this movement are being met by private subscription not only shows that Englishmen here are satisfied with local conditions, but that they are desirous to give their fellow-countrymen the best possible introduction to their new home.

**SENATOR SPOONER AND OVER-CAPITALIZATION.**

To be wise after the event is a common weakness. To appreciate properly present evils, to foresee

their inevitable consequences and to point the way towards the prevention of the one and the removal of the other, demands higher qualities. Unfortunately the voice of warning is usually disregarded and the utterer denounced as an agitator and a demagogue. But time is the great vindicator and those who were dead to appeal and argument awake later to find what could easily have been guarded against is difficult, often all but impossible, to remove or even to alleviate.

In connection with the evils of over-capitalization of public service companies it is interesting to learn that in his maiden speech delivered on Jan. 14, 1887, Senator John C. Spooner of Wisconsin, who is now retiring from the U. S. senate, gave a clear warning to the states of the republic regarding their probable outcome. The occasion arose during the discussion of the conference report of the inter-state commission and during its delivery the young senator was interrupted by Senators Platt, Edmonds, Hoar, Aldrich and Teller, a fact showing the impression upon some of the ablest members of the senate created by the arguments advanced.

After referring to influence of flush times on the building of roads for purely speculative purposes and the resulting strife which had in turn produced rebates, free transportation, special rates, commissions, pools and all manner of favoritism and discrimination, Senator Spooner then said:

"The immense capitalization of which the senator from Florida (Mr. Call) has earnestly spoken as so largely fictitious has, I dare to say, been largely under authority of state legislation. In almost every instance in which stocks are today considered as watered, the increase of capital has been under authority of state laws, and it would not be unwisdom for the states even now to adopt stringent laws granting franchises to construct railways only where upon investigation, it is found they would serve a public interest of a purely speculative purpose and prohibiting the issue of stocks and bonds, except for money actually invested in construction equipment and betterment in order that looking to the great future before us in the way of railway construction and otherwise and taking counsel of the past the people shall be protected from rates of freight which are fixed in part with reference to affording interest upon money which did not enter into cost."

This was wise and prudent counsel, and had it been accepted and acted upon the railroad situation and the whole history of public service corporations would certainly have been altered to the inestimable benefit of the people. Is there no lesson to be drawn by the people of Canada from the conditions now existing in the United States, paralleled as they are in large measure by those prevalent in the Dominion to-day? Canada, too, has a great future before her, and now is the time to profit by the experience of our neighbors. As Senator Spooner declared in 1887, legislation that proposes to prohibit over-capitalization and the public evils that follow in its train is not urged for the purpose of inflicting punishment for past corporate misdeeds, but for the purpose of correcting in a fair spirit palpable evils. The government, federal and provincial, of Canada, that fail to provide a remedy for these, and to secure the citizens against future invasions of public right are falling short of their plain duty. It is for the electors, who are so intimately interested in the proper conduct of public services to compel close attention to a policy resting on sound principles and proven by experience to be the only one that can enable Canada to secure the full benefits and advantages of the century which is to be hers.

**THE FEDERAL LIFE ASSURANCE COMPANY.**

Yesterday the directors of the Federal Life Assurance Company of Canada were enabled to place a very satisfactory report, published in another column of this issue, before the 25th annual meeting of shareholders. In common with other and similar institutions, this company has fully shared in the general prosperity of the country, and this has brought into clearer prominence the substantial position had been maintained, and the growing security afforded its policyholders. That this is duly appreciated is shown by the fact that there were 2100 applications for insurance, aggregating \$5,049,877, during the year, amount of \$2,988,224.33.

Of even greater interest and importance to share and policyholders is the gratifying increase shown in the income of the company, and the fact that the assets, increased during the year by the exclusive of the guarantee capital, including that capital, the security for policyholders amounted at the close of last year, to \$3,580,702.62, showing a surplus of \$1,044,573.32 over the liabilities for reserves and all outstanding claims. During the year policies on 74 lives became payable thru death, the total claims amounting to \$131,110.98.

In respect of final settlement, in respect of final settlement, the company has been able to pay to policyholders totaled \$247,695.31.

The directors were able to report that careful attention had been paid to the investment of the company's funds and that these had yielded a very satisfactory rate of interest. Notwithstanding the efforts for new business, the ratio of expenses to premium income decreased by nearly three per cent, compared with that of the previous year. While the Federal Life Company was affected like other companies, by the public unrest caused by the United States and Dominion investigations into life as gratifying progress, and as compared with the preceding year, the assets of the company increased by 10.2 per cent. The new year's business has been completed and the directors pay a handsome compliment to the efforts

## Woodmen Flourish

### Reports Presented at the Head Camp Meeting Show Steady Growth and Continued Prosperity of the Order.

**Over One Million Dollars of Insurance Written in 1906**

The annual meeting of the Head Camp of the Canadian Order of the Woodmen of the World was held in the Duffield Block, London, on Wednesday, March 20.

The Head Counsel Commander, Sov. C. C. Hodgins, M.P.P., presided, and the other Head Officers were in their places, with the exception of the Head Physician, who was unavoidably absent.

The principal business transacted was the consideration of the annual reports and financial statement. That they were satisfactory in every way was evident from the expressions of the members of Head Camp, who were loud in declaring their gratification at the splendid showing made.

The fact that over twelve hundred new policies were issued during the year, and that the lapses showed a decrease of 148, as compared with the year preceding were matters for special congratulation.

The deaths in the order showed a slight increase in number, but decreased in amount of loss.

Another significant fact revealed by the report of Head Clerk Fitzgerald is that the collection of assessments during the year exceeded the death loss by \$41,307.01, evidence enough that the Order is more than holding its own, and that it stands on a firm and sure foundation. The risks are more carefully selected than in any other institution.

The financial statement makes interesting reading, and will well repay perusal by members of the Order.

That the Order is growing, the membership exhibit will furnish ample proof, a substantial net increase being shown. The total number of policies now in force is close upon eleven thousand.

Among those in attendance at the Head Camp meeting were the following: H. C. C. C. C. Hodgins, M. P. P., Lucan; H. A. L. D. Cinnamon, Lind J. H. Saunders, London; H. W. Dr. W. D. Wiley, Brantford; H. S. T. C. Allan, Warton; H. M. J. B. Hower, Clinton, and L. H. Taylor, Brantford; James H. Curtis, Aylmer; W. R. Fessenden, London; Peter McKellar, Lobo; Joseph Leah, London; G. M. Crawford, Galt; T. R. Harris, London; W. W. Crawford, Smiths; Dr. Hyttenrauch, Appleton; Henry Owens, Strathroy; J. A. Cummings, Alvinston.

**Assets.**

Debentures and mortgages ..... \$168,593.64

Cash balances ..... 34,775.38

Due from camps ..... 15,223.09

Accrued interest and other ..... 5,666.35

Assets ..... \$225,568.94

**Receipts.**

Balances, January 1, 1906 ..... \$23,442.95

Members' assessments ..... 107,308.67

Per capita tax ..... 1,158.40

Certificate fees ..... 639.00

Supplies ..... 251.94

Sessional tax ..... 69.00

Changes in beneficiaries ..... 244.13

Bond premium ..... 22.95

Rent of office ..... 11,443.16

Investments repaid ..... 4,850.40

Sick benefit collections ..... 5,697.68

Balance ..... \$179,730.68

**Liabilities.**

Unadjusted claims awaiting proofs, etc. .... \$23,440.14

Balance of assets ..... 202,423.80

**Disbursements.**

Death claims ..... \$5,853.51

Members' assessments ..... 45,598.35

Monuments ..... 4,310.00

Head Camp meeting ..... 4,550.28

Canadian Woodmen ..... 2,687.22

Printing supplies ..... 1,225.12

Office assistance ..... 955.07

Office expenses ..... 1,808.00

Office furniture ..... \$2,440.14

Rent ..... 687.45

Management expenses ..... 17,680.89

Sick benefit claims ..... 1,585.42

Funeral benefit claims ..... 250.00

Balance ..... 12.50

Balance ..... \$179,730.68

**WOODMEN OF THE WORLD.**

The report of the annual meeting of the Woodmen of the World, which appears in another column, shows that this order is steadily growing and continuing its prosperity.

An order that can write over \$1,000,000 of insurance in one year, as this order did in 1906, must have good organization and a praiseworthy proposal to submit to insurers.

Add to this the fact that there was a decrease of one hundred and forty-eight in lapses of policies, compared with the year previous, and one has more evidence that this order is being conducted on progressive lines.

A substantial net increase in the members of the order is noted in the report, the total number of policies in force being nearly 11,000.

This order is truly a fraternal one, looks after its members when they are ill, provides for funeral expenses at time of death, and in every way treats its members as a brotherhood.

**MANY HAPPY RETURNS.**

To W. Campbell, editor of The Insurance Bulletin, this city, who to-day celebrates the 53rd anniversary of his birthday. He was born at Greenock, Scotland, March 27, 1829.

He is daily at his desk and objects to being considered an old man.

**Two Small Fires.**

A fire in a two-story roughcast barn in rear of 286 Parliament street, owned by G. Brown, and occupied by G. Gardiner, did \$300 damage yesterday afternoon. There was no insurance.

The firemen were also called to 115 Lindsay avenue, where a blaze did \$75 damage to a house owned and occupied by Henry Lewis. The loss is covered by insurance.

**80 to New York and Return.**

Erle R.R. April 5, tickets good ten days, returning. For Pullman accommodations write J. R. Cathcart, 309 Main street, Buffalo.

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## NIAGARA POWER FAILS TORONTO

Bolt Hits Transformer Station, and Car Service is Crippled—Two Storms Sweep This District.

Two severe lightning storms visited Toronto and district yesterday.

The first came at 6 o'clock in the morning and but few of the thousands of citizens who were awakened by the flashes of lightning anticipated the trouble that was even then being made for them.

One of the flashes of lightning struck two feeders at the terminal station of the Toronto Niagara Electrical Development Co. on Davenport road, went thru the transformers and burnt out the Toronto Railway Co.'s feed wires.

This meant that the Toronto Railway Co. in one flash was deprived of two-thirds of its Niagara power.

In consequence thousands of people had to walk to their work.

The few cars which now and then ran for a little way did so at a snail's pace, only to be stopped dead again.

The sidewalk beams the popular line and most of the people fell good-naturedly into the long procession of pedestrians.

From as far east as Kew Beach and as far west as Toronto Junction they came.

It was not until 10:30 that the service was in general motion again, and then the cars moved less rapidly than usual.

Many of the big factories and stores suffered through the inability of the employees to reach work at the usual starting time.

**Private Users Supplied.**

Fortunately the private users, who are supplied from another station, did not suffer from any lack of power, and H. H. Macrae, general manager of the Electrical Development Co., has assured the public that a thorough system of lightning arrestors will be used and that so far as human ingenuity can devise, the system will be rendered lightning-proof.

The suburban lines also suffered in the tie-up, but the power company expects to cope with the situation without causing any further public inconvenience.

The storm became very violent again in the evening and lightning flashes illuminated the night.

**General Over Lakes.**

The storm was general over the lakes, Fort William being visited early in the morning and Lake Superior being swept through the day.

The storms will continue until Thursday morning at least.

The present storms are caused by the meeting of the heat waves from the west and the cold air from the continent with the cold air from the north.

Yesterday it was 74 degrees in Toledo, whilst only 42 degrees in Toronto.

The storm commenced in Colorado; yesterday it was passing over Iowa; to-day it is passing over the great lakes.

"You can gauge an idea of the enormous static forces of a lightning flash," said one prominent official of the Street Railway Company, "by this. It takes a force of 120,000 volts for us to throw a flash 14 inches long. How many millions of volts must it take to produce flashes of half a mile or more, such as we are having now?"

## AT OSGOODE HALL

**ANNOUNCEMENTS FOR WEDNESDAY**

**Chambers.**

Cartwright, master, at 11 a.m.

The Hon. Chief Justice Meredith at 11 a.m. Cases set down for hearing:

1. Benson v. Tarney.

2. Willis v. German and Canadian.

3. Re Henderson and Mono.

**Divisional Court.**

The Hon. Chief Justice Mulock; Anglin, J.; Clute, J. Peremptory list for 11 a.m.:

1. Burns v. Toronto (to be mentioned).

2. Coolidge v. Toronto Railway Co.

3. Servos v. Lynde.

**Toronto Spring Assizes.**

The Hon. Mr. Justice Britton, Peremptory list for Wednesday:

Bank of Hamilton v. Distributors Co.

Widdis v. Toronto Railway.

Whinnest v. Spencer.

Souley v. v. v.

**Toronto Non-Jury Sittings.**

The Hon. Mr. Justice Teetzel at 11 a.m.:

Solvay v. G.T.R.

O'Brien v. Wilson.

Travies v. Wilson (two actions).

**Action for Damages.**

The Erie Coking & Silver Mining Co. and J. H. Jewell have begun an action against Jacob Abraham Jacobs and others claiming specific performance of an agreement to sell certain mining lands in the Township of Coleman.

**Want to Rank on the Estate.**

The Trusts and Guarantee Co. have been made defendants in an action brought by the National Life Assurance Co. of Canada. The Trusts Co. is being sued as administrator of the estate of the late Samuel Ritter Jones and the plaintiffs want it declared that they are entitled to rank upon the estate for \$428.40.

**To Be Wound Up.**

A winding up order was granted by Chief Justice Meredith, winding up the Stratford Cordage Co. The application was made by the Traders Bank of Canada, creditors of the company, which was incorporated in June, 1904, with a capital stock of \$40,000. The London and Western Trusts were appointed interim liquidators.

**Went Thru the Sidewalk.**

The corporation of the City of Toronto moved before the master in chambers for an order to dismise the action brought against it by John J. Moor. He ground that the action was not begun within three months, as required by statute. Moor was not required by statute. Moor was walking south on the east side of Bathurst street, and when just south of Queen street, went thru a rotten plank in the sidewalk into an excavation beneath. He was severely injured, and is suing the city for \$1000 damages. Judgment was granted.

## EASTER BARGAINS FOR MEN

Sure money saving on stylish, honestly made, perfectly fitting clothing and on many lines of wearables you'll need before Good Friday.

**Thursday Bargain Day This Week**

**Store closed on Good Friday.**

**11.00 to 16.50 Suits for 7.4**