

## The Toronto World

A Morning Newspaper Published Every Day in the Year.  
MAIN OFFICE, 83 YONGE STREET, TORONTO.

A favor will be conferred on the management if subscribers who receive papers by carrier or thru the mail will report any irregularity or delay in receipt of their copy.

Forward all complaints to The World Office, 83 Yonge Street, Toronto.

**A MAN.**

Toronto has had within her gates for twenty-four hours a MAN.

The citizen of the United States, garbed otherwise than we, speaking with an accent and mannerism unusual to us, thinking from facts and impressions gathered elsewhere, yet he is kin to us in that he typifies our ideal of what a MAN should be.

Stripped of whatever may be the extraneous about him, William Jennings Bryan is a MAN, and he has attained his exalted place in the affections of his people by reason of his disinterestedness and his steadfast advocacy of principles and policies for the betterment of his people. No one can hear this man speak without exclaiming, "He is sincere." And in his sincerity lies his strength.

It has not been easy for him to reach his present place in the estimation of English-speaking people. But one can easily imagine that it is not Bryan who has changed, but the people. From the first Bryan has been what he now is, a MAN, and it has been by reason of his virile manhood, in which the chief ingredient is sincerity of purpose, that he has won emulation by our public men. Toronto is happy to have had the privilege of having a MAN within her gates.

**THE COUNCIL AND LICENSES.**

Possibly by this time the majority of the city council that decided so hastily to disregard the popular vote have reached the conclusion that thought and consideration should precede action, not follow it. No one, of course, denies that the council had power to reduce the number of licenses, but the possession of power and the exercise of power are two entirely different propositions. The wisdom of the course adopted by the majority of the council is questioned because there should be some continuity in the policy of the city representatives and the council, having once invited the opinion of the citizens, ought not to have arbitrarily set it aside.

Had the question of license reduction been an issue at the municipal election, some excuse could have been offered for the action taken. But the point was not raised in any shape or form, and if the majority who voted for the reduction had any determination to disregard the known decision of the electors they carefully concealed it during their electoral campaigns. It was unquestionably their duty to have then declared their intention, and not having done so, the electors were quite entitled to assume that their verdict would be again invited before a change of policy was made. And it is of no present consequence what that verdict might be, it is sufficient that it was given and that it would not be asked.

The question as it now stands has nothing to do with the merits, or the reverse, of license reduction, and nothing to do with the abstract power of the city council to regulate the number of licenses. Once having invited the people to decide for themselves their decision should have been respected. If the majority of this council are as certain as they profess to be that the people are with them for refusing all the less reason for refusing a reference to the popular vote. The World is more than ever convinced that a grave error of judgment has been committed by the majority of the council, and it will not be repaired even should the action taken be ultimately upheld by the electors. A reduction of thirty-four licenses for one year is dearly bought by the establishment of a bad and dangerous precedent.

**UNSUPPORTED BOASTS.**

To the inflated, flamboyant statements of circulation returns self-published, as a matter of amusement and wonder, amusement that the declarants take themselves so seriously and wonder that they can believe the reading public so innocent.

The newspaper that says it has the largest circulation in its city of publication must first of all know the exact circulation of its rivals, and secondly, must have the report of an independent circulation auditor on its own circulation.

Among recognized circulations in Canada and the United States, free copies are not counted in making up circulation returns, for the simple reason that free copies to the number of 10,000 a day might be distributed for a period, in order to swell the circulation returns. But these 10,000 would not be circulation.

The circulation that counts with the wise advertiser is the circulation that goes into the home. Extra editions are sometimes used to bolster up circulation returns by the unscrupulous circulator, but it is the paid-for, home circulation that makes the newspaper.

Aside from all this, it is idle chatter, to boast of surpassing one's rival in circulation, unless that boast is backed up

by the report of an independent, un-purchaseable circulation auditor. It is for this reason that The Montreal Star's announcements of increased circulation carry conviction and weight.

### HOME LIFE ASSOCIATION.

In another column will be found the annual report of the Home Life Association, which will form interesting and profitable reading to its five thousand policyholders. President J. R. Stratton and Managing Director J. K. McCutcheon have reason to congratulate themselves and their fellow directors on the one fact, among others, that the past year has shown a surplus for the first time in the history of the association.

This happy state of affairs, in a year that has been depressing in many ways has been brought about by careful management, in which a large reduction in operating expenses played no little part. It is for this reason that this prevents an association from running upon shoals, and those responsible for this happy vigilance are to be commended.

The report states that the assets of the association have been carefully examined and found to be in excellent condition. These assets total \$869,772, the first mortgage account is in splendid condition, showing an advance from \$166,375 to \$266,815. The cash premium for the year amounted to \$193,154.15. The cash premium for the year amounted to \$193,154.15. The cash premium for the year amounted to \$193,154.15.

Anglo-Japanese Coalition

Continued From Page 1.

These rights or interests are in jeopardy that the two governments will take counsel for mutual defence. It is in the interest of the contracting powers is compelled by unprovoked attack or aggressive action to go to war in defence of the territorial rights and special interests in Asia specifically mentioned in the convention that its ally is under obligations to join forces with it against the "common enemy."

**U. S.-FRENCH TREATY.**

Provides for Submission of All Questions to Arbitration.

PARIS, Feb. 11.—It was learned here to-day that the treaty of arbitration between France and the United States, which was signed yesterday in Washington, was signed yesterday in Washington, which was signed yesterday in Washington.

**CANNOT GET SPEAKERS.**

Why Canadian Club at Peterboro Langlishes.

PETERBORO, Feb. 11.—(Special).—The Peterboro Canadian Club, organized in December, has only been able to hold one meeting, owing to inability to secure speakers. Over a score of prominent Canadians have been communicated with, but have not been able to come.

**FRANCE AND U. S. HAVE AN ARBITRATION TREATY**

WASHINGTON, Feb. 11.—Secretary Root and Ambassador Jusserand today signed a treaty providing for the arbitration of any issue that arises between France and the United States.

The halftone views depicting the opening ceremonies of the Ontario Legislature in this week's Sunday World will be of general interest. They include a detachment of Royal Grenadiers carrying the King's colors, Battery B, Royal Canadian Horse Artillery, in various manoeuvres, arrival of the lieutenant-governor, etc.

**2,209,706 Rode on Trolley at Falls.**

NIAGARA FALLS, Ont., Feb. 11.—During last year the street railway operating here carried in, or thru, the city 2,209,706 passengers. This, however, does not include the passengers carried thru the city by the Niagara, St. Catharines & Toronto Railway, nor those who made the crossing of the upper steel arch bridge.

**Havelock to Vote on Increase.**

PETERBORO, Feb. 11.—(Special).—The ratepayers of Havelock on Feb. 19 will vote on a bylaw to raise the fee for liquor licenses from \$250 to \$350. The hotelmen are opposing the proposed bylaw vigorously.

**Bargains in Shirts**

50 Dozen White Shirts. Short bosom, linen front and cuffs or wrist bands, open front or back. Young & Rochester's make. Reg. \$1.00, for 75 cts.

This is our regular stock number and we cannot supply at less than \$1 each after the sale.

10 dozen ditto, soiled, white and colored, for Fifty Cents.

**WREYFORD & CO.,**

81 King Street West.

Get Our Sale Circular.

## ANNUAL MEETING OF THE HOME LIFE ASSOCIATION OF CANADA.

The Annual Meeting of the Home Life Association of Canada was held on Tuesday, February 11th, in the offices of their fine building, corner of Adelaide and Victoria Streets, Toronto.

There was a large attendance of shareholders and policyholders. The President, Hon. J. R. Stratton, occupied the chair, and Mr. J. B. Kirby acted as Secretary. The statements presented indicated that the general affairs, interests, and business of the Association were in a satisfactory and promising condition.

The Assets of the Association presented a good showing. In spite of the financial stringency, the interest on loans was, with a few insignificant exceptions, due to temporary inability, through isolated crop failures, met with gratifying promptitude.

The Assets of the Association, amounting to \$869,772, have been carefully examined and found to be in excellent condition.

The first mortgage account during the year ending December 31st, 1937, shows an advance from \$166,375 to \$266,815, the security in every case being first-class.

During the year an increase of \$80,983.02 brings the figures of Net Ledger Assets up to \$809,556.14. Net Outstanding Premiums and Agents' Balances have been reduced from \$49,461.30 to \$41,083.38, a ratio of 19 per cent.

The Cash premium Income of the Association totaled last year \$193,154.15. The percentage of interest to Net Ledger Assets for the year is nearly double that of 1935, when the present Board assumed office. The average for the past year has been 5 1/2 per cent.—2 per cent. in excess of the rate of interest upon which reserve calculations are based. At the end of the year the Reserves on policies amounted to \$718,574, while the Assets for the protection of the policyholders totaled \$1,644,925. The total insurance in force at the end of the year was \$5,449,394, covered by 4341 policies.

The payments to policyholders last year amounted to \$76,693. These consisted of death claims, which are well within the actuarial estimate authorized by the Dominion Government, amounting to \$52,216.27, and the balance consisted of matured and endowment policies, annuities and cash surrenders amounting to \$25,476.73.

The meeting regarded it as a cause for congratulation that the past year has been marked by a reduction of operating expenses of \$25,144.73, in pursuance of the policy of the Board to keep expenses to the lowest point consistent with effective management. The result of the operations of the year show a surplus the first time in the Company's history, not a large one, but gratifying, as indicating an advance condition.

As a whole, the Annual Report and Statement shows a sound and healthy condition of the affairs and interests of the Association. The business on the books is of an excellent character, hardly susceptible of betterment. The all-round improvement in every department of the business of the Association, and especially in that of business management, must be very satisfactory to all concerned. With the affairs of the Company shown to be in a generally sound condition; with the business policy of the Board sound and progressive; with unexceptionable policies to offer, and with reasonably good condition of prosperity prevailing, it needs no undue optimism to predict a prosperous future for the Home Life Association of Canada.

After congratulatory and explanatory remarks by the President, Vice-Presidents, General Manager and Shareholders, the Report was unanimously adopted.

### DIRECTORS.

Peterboro, Ont. Toronto, Ont. Woodstock, Ont. Winnipeg, Man. Guelph, Ont. Brantford, Ont. Quebec, Que. Toronto, Ont. Portage la Prairie, Man. Port Hope, Ont. Brantford, Ont. Medicine Hat, Alta. Toronto, Ont. Wolfville, N.S. Vancouver, B. C.

### ADVISORY DIRECTORS.

Nova Scotia—Hon. J. W. Longley, Halifax, N. S. British Columbia—Thos. McCaffery, Esq., Vancouver, B. C. Brandon, Man.—H. C. Graham, Esq., Brandon, Man. Winnipeg, Man.—Ashmore Kennedy, Esq., Winnipeg, Man. Edmonton, Alta.—Charles May, Esq., Edmonton, Alta.

At the close of the Annual Meeting, the Board of Directors met and elected the Hon. J. R. Stratton, President; Messrs. J. L. Hughes and John S. King, Vice-Presidents, and J. K. McCutcheon, Managing Director.



**"WILLING WILLIAM"**—The Cleveland Plain Dealer's conception of Mr. Bryan and the presidency.

Miss Barrymore Robbed.

NEW YORK, Feb. 11.—Burglars entered the apartments of Miss Ethel Barrymore, at No. 4 West Forty-eighth street, some time on Sunday night or early yesterday morning and stole \$575, a string of opals and a few trinkets which had come to her from her mother, Mrs. George Drew Barrymore.

Henry Marsh sued Alfred Lloyd of King Township for an order declaring that Lloyd was his agent in the purchase of certain timber property. Judge Anglin dismissed the action and the plaintiff appealed to the divisional court. The case was yesterday adjourned sine die to see whether a settlement could be reached.

### AT OSGOODE HALL

#### ANNOUNCEMENTS FOR TO-DAY.

Master's Chambers. Cartwright, Master, at 11 a.m.: Single Court. The Hon. Mr. Justice Britton at 11 a.m. Cases set down for hearing: 1. McWilliams v. Dickson. 2. Baker v. Hoover. 3. Re Trout case (Henderson Roller Bearing Co.). 4. Hylands v. Cooke. 5. Re James Tailoring Co. 6. Re Peasey Estate. 7. Allen v. Willard. 8. Re Bartlett Estate. 9. Pigott v. Federal Life. 10. Miller v. Bingham. 11. Re McKay Estate. 12. Re Brown Estate.

**Divisional Court.** Peremptory list for 11 a.m.: 1. Corley v. Toronto Railway Co. 2. Sherrah v. Grant. 3. Hay v. Imperial. 4. Pringle v. Oshinetsky. 5. Doldge v. Farmer. 6. Wallace v. Brown.

**Court of Appeal.** Peremptory list for 11 a.m.: 1. Peterboro v. McAllister. 2. Vivian v. Cleague. Toronto Winter Assize. Peremptory list for 10 a.m.: 1. Van Dusen v. Robertson. 2. Strachan v. Falvey. 3. Tate v. Toronto Railway Co. Toronto Non-Jury Sittings. Peremptory list for 10.30 a.m.: 1. Smyth v. Kinman. 2. Potter v. McCann. 3. Photo Engravers v. Stevenson. 4. Paine v. Bain. 5. Bond v. Colonial. 6. Davidson v. Mineral Range.

**Promissory Notes.** Joseph Atwell, O. W. Atwell, Isa bella Atwell and Frank Atwell, of Toronto Junction, are all made defendants in an action brought by John Strachan to recover \$17,10 on certain promissory notes.

**Railway Trespassing.** Edmund C. Tripp has issued a writ against the Canadian Northern Railway Co. to recover damages for alleged trespass.

**Overdue Notes.** The Imperial Bank of Canada has begun proceedings against James M. Irwin of Kenora to recover \$4750 on certain overdue promissory notes.

**Wants Loan Repaid.** M. F. Pile of Toronto as assignee of T. M. Ostrom is seeking to recover \$3888.52, which is alleged Ostrom loaned to D. A. Gordon of Wallaceburg.

**Delivered the Goods.** The Weston Pump Works allege that they sold and delivered goods to Robt. Hamilton of Weston, and are now claiming \$425.59 in the writ of summons now on file.

**Balance for Passenger Fares.** The Long Lake Co. of New Liskeard is being sued by the Upper Ontario Steamship Co. for an alleged balance of \$1054.89, due for certain freight towing and passenger fares.

**Alleged Breach of Contract.** For an alleged breach of contract the Jencks Machine Co. has begun an action against the Canadian Northern Railway to recover \$1600.

### LARGEST IN CO'S HISTORY.

The Holmes Electric Protection Company's Creditable Showing for Past Year.

### ANNUAL REPORT OF DIRECTORS.

The Twenty-first Annual Meeting of the Shareholders of the Holmes Electric Protection Co. took place yesterday at 12 o'clock noon at the Company's building, 5 Jordan-street, W. B. McMurrich, M.A., K.C., the President, presiding.

The results of the year's business and the increase in its earning power, as shown in the reports, present good evidence of the solid, steady growth of the Company, and the confidence of the public in their system and the efficiency of the methods employed. The Shareholders, who were well represented, expressed their great satisfaction with the reports submitted.

The following Shareholders were elected Directors for the ensuing year: W. Barclay McMurrich, A. S. Wigmore, H. Irish, A. J. Pattison, E. S. Piper. At a subsequent meeting, Mr. McMurrich was elected President, and Mr. Wigmore Vice-President and Managing Director.

### DEATHS IN THE CITY.

Deaths registered at the city hall yesterday were: Elizabeth Lawrence, 76 years, heart disease. Irene O'Connor, 7 years, scarlet fever. Mary Ann Cades, 69 years, pneumonia. Henry Gibson, 87 years, old age. Daniel Craig, 45 years, pneumonia. Catherine Piroux, 65 years, consumption. Mary Halligan, 5 days, cerebral hemorrhage. Hudson Wallace, 6 months, abscess. Maria Van Wyck, 59 years, cancer. Harold Ground, 2 months, bronchopneumonia. William Skene, 25 years, typhoid. Wm. Leonard Lambert, 42 years, diabetes. Patrick Van Mooney, 16 hours, premature birth. Lucinda Grey, 61 years, abroad phthisis. Mary N. Spacey, 64 years, apoplexy. Margaret McCarthy, 4 days, heart failure. John Lettich, 3 months, bronchitis. Rowntree, still born. Ethelburg Mills, 2 years, tubercular meningitis. Howard Courtemanche, 11 months, laryngitis. Robt. Adams, 60 years, meningitis. George Organ, 68 years, cancer. Minnie Woodward, 29 years, pneumonia.

### ARMY AND NAVY VETERANS.

At last night's meeting of the Army and Navy Veterans the following were accepted: Joseph H. Perrin, R.C.F.A., with South African medal, 25 years' service, and William Huber, Royal Engineers, 10 years' service, with two medals and a first-class reserve man. The association by a standing vote resolved to send the medals to a younger brother of the deceased at Preston, who is in the militia.

## EATON'S STORE NEWS

### Men's and Boys' Clothing

Small Prices But Big Values



**Men's Norway Reefers**, of heavy grey Canadian frieze, blue nap and beaver, strong Italian lining, high storm collar, with tab for throat, several lots of coats with the size range in each well broken up; now bunched together for "all sizes" and a quick clean-up at, each ..... \$2.95

**Men's Heavy Winter Overcoats**, in the long single-breasted Chesterfield style, a very dark grey Canadian frieze, Italian cloth lining, velvet collar, sizes 34 to 42; fifty only at, each ..... \$2.49

**The Boys' Suits**, two-piece norfolds and three-piece single and double-breasted of all-wool tweeds, sizes 28 to 33, seventy-five good suit chances for Thursday, each ..... \$2.89

MAIN FLOOR—JAMES STREET

### Valentines of Every Kind

Without attempting any description of any line, we want you to know that we're prepared as never before to gratify your every Valentine desire.

Take a look at the Yonge Street windowful to get an idea of the variety—then come in and spend a few minutes looking them over. Extra sales help engaged to serve all quickly. All kinds of prices to suit all kinds of tastes.

—Main Floor—James Street

## THE T. EATON CO. LIMITED

### SIR CHARLES TUPPER DENIES BRITISH PAID

Letter Mentioned in House Contradicting Statement of Mr. Brodeur as to Expenses.

OTTAWA, Feb. 11.—(Special).—On the orders of the day being called, R. L. Borden asked on what authority Mr. Brodeur stated in reply to a question that part of the expenses of Sir Charles Tupper in England during the Behring Sea negotiations were paid by the British Government. He had received a letter from Sir Charles, who said that such was not the case. Sir Wilfrid Laurier promised to enquire.

Dr. Sproule read a circular sent by the manager of the I.C.R.R. to the effect that employees would not be allowed to take part in municipal elections as candidates (except under exceptional circumstances). In the face of this certain employees were candidates in recent elections.

Mr. Graham hesitated to forbid any employee running an election. The exceptional circumstance was shown in the result of the election, for the employee evidently wanted the men, as they were elected.

Mr. Crockett (York, N. B.) drew attention to the postmaster at Woodstock, N. B., who was alleged by a newspaper clipping to have taken part in a political meeting. He had sent the clipping to Mr. Lemieux, who had replied that he had written to the postmaster for an explanation. Later on a question being put on paper, Mr. Lemieux had replied that his attention had not been called to the matter.

Mr. Lemieux said he meant that no "complaint" had been made. Mr. Emmerson fathered the circular, but there were exceptions. He had contented to a couple of employees at Stelarton running for the council, as it was represented that good man was scarce and the duties of office would not interfere with their duties on the railway.

**Caught in Belt, Killed.** PICTON, Feb. 11.—Hugh Turner, a young man 28 years of age, employed in Martin & Sayers' grist mill at Glenora, Ont., was killed this afternoon by being caught in a belt while adjusting it. He was married only a few weeks ago.

**CELEBRATE AT CRYSLER.** Stormont County Orange Lodge Elects Officers.

CORNWALL, Feb. 11.—(Special).—At the annual meeting of the Stormont County Orange Lodge at Berwick the following officers were elected: County master, Victor Begg, Moose Creek; county master, Jas. M. Huft, Berwick; deputy master, W. Armstrong, Cryslar; financial secretary, John McKillop, Berwick; treasurer, F. Campbell, Finch; director of ceremonies, Wesley Service, Cryslar; lecturer, E. Blair, Jr., Berwick; deputy lecturers, William McCall, Harrison's Corners, and Henry Symonds, St. Albert. It was decided to celebrate the coming 12th at Cryslar.

## THE TRADERS BANK OF CANADA

Capital and Rest, \$6,350,000 75 Branches in Canada

### Learn To Save

Many people are good workers but poor savers. Learn to save in the working days—and thus provide for the days when sickness and old age come.

The best provision is a Savings Account in the Traders Bank. \$1.00 opens an account, on which interest is compounded 4 times a year.

**FIVE BRANCHES:** Yonge and Bloor Sts. King St. and Spadina Ave. Yonge and Colborne Sts. Avenue Road, cor. Davenport Queen and Broadview Ave.