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# THREE RECOMMENDATIONS OF DRASTIC ORDER

# SOUGHT BY COMMITTEE'S REPORT

to Have Arrived at Series of Findings-Would Limit Total Business of Year to \$150,-000,000; Restrict Use of Proxies and Allow Companies to Issue One Style of Policy Only.

New York, Feb. 16.-The Herald

Complete in all its essential features, the report of the joint legislative committee on life insurance was yesterday considered by the members of the committee for final adoption.

It was the first time a majority of the committee had seen the document. and it was found that its lengthnearly eight hundred foolscap pages of typewritten matter-precluded reading the entire report at one sitting. It was estimated that the committee would morrow before the signatures of the we can we ought to take the matter in hand. members could be affixed. Unless some unforeseen contingency arises the report will be presented at the session on Monday night or Tuesday morning The first action of the committee was the first action of the committee was to cut the report to about four hundred pages. The recommendations now run to ninety pages of the report. There is every reason to believe that the report will be adopted by the full committee as it now stands, altho it is possible that one or more of the work. possible that one or more of the more As a result of the committee's report he following revolutions in the life insurance business are not unlikely:
What May Result.

policies may not be written by

is repealed and suit may be brought against an insurance company precise-

ly the same as against any other com-pany. Formerly suit could not be brought save by permission of the ttorney-general.

Deferred dividends of the unappor-

tioned variety are prohibited. Surplus above ten per cent. must be divided annually among the policyholders, and the policyholders shall have discretion whether to allow the same to remain under interest or draw the same.

Fraternal societies may not here. Fraternal societies may not hereafter be chartered in this state. Borrowing from his company by an

official is prohibited, and participati in syndicates for the purchase and sale of securities is also forbidden. Infringement of this provision is made a misdemeanor.
Universal mutualization is advised

and encouraged and a means provided for mutualization of stock companies. Fullest publicity of accounts and profits and losses is made mandatory, and lists of policyholders, together with the amounts for which they are insured, must be filed with the supernt of insurance each year and

Reform in investments is directed, but no attempt to particularize the character of the securities is under-Expense of first year business must be kept within the "loading" on the

Agents are not to get renewal com-

Mutual corporations must deposit \$100,000 with the superintendent of insurance.
Policy of Retrenchment.

When the committee took up the subject of retrenchment it concluded that it would be only fair to order ament to begin at the top. considered the salaries of \$150,000, such as paid to Mr. McCurdy, president of the Mutual Life, or \$100,000, as paid to

Mr. McCall, of the New York Life; Mr. Hegeman of the Metropolitan, and Mr. Alexander of the Equitable wer extravagant. The pay of presidents is made contingent upon the amount of business written during the preceding year, and no president of an insurance company may hereafter draw more than \$50,000 a year. The scale is graded from

weeding out of objectionable and questionable holdings of securities is demanded. While the committee does not attempt to list the securities in which an insurance company may inwhich an insurance company may in-vest its funds it insists that they shall be what and it what are known as "gilt-edge." Anoher feature of the report is the "loading." The report declares that the expense upon the first year of any policy must be kept within the loading. In other words, extravagant commissions or salaries may no longer be what are known as "gilt-edge."

No blend surpasses that of rye whiskey and Canada's great mineral wiskey and Canada's great mineral stragedy occurred at Dominion No. 1 can be taken pleasantly by mixing it with radnor water. The Scotchman blackened corpses—those of Anton Stetka, his wife and two children report points out that it

from new policies. Renewal commis-sions are also forbidden, the entire from the renewals being secured to the policyholders.

The publication of the names of all obligholders, together with the amounts for which each is insured, is provided. While the report stands ordering an annual publication, some of the members of the committee favor a semi-annual publication.

Drastic indeed is the provision go

rning elections of directors. The omnittee has provided that the old

Victoria, B.C., Feb. 16.-The steamer | left dead in the path of the fire, and Aorangi, from Australia, brings news considerable stock was burned.

of disastrous bush fires in New South

About 300 square miles were burned Wales, causing immense loss to farmore employes of a company shall ers and others and desolating hundred on Page 2.

Wales, causing immense loss to farmore employes of a company shall ers and others and desolating hundred on Page 2.

Many deaths resulted from heat prostration incident to the hot wave which dreds of miles of territory.

Thousands of quail and rabbits were registered 121 degree for several days.

Edwards. Morgan & Company, Chartered Accountants, 26 Wellington st is entitled to financial assistance from the company of the officers the dreds of miles of territory.

Thousands of quail and rabbits were registered 121 degree for several days.

BAD BUSH FIRES IN AUSTRALIA.

# Armstrong Investigators Said A CALL TO THE LEGISLATURE TO COMMENCE AN INQUIRY

Hugh Clark, M.L.A., on Floor of House, Says That Affairs Are Serious Enough to Warrant a Government Investigation.

Touching the burning life insurance question, Hugh Clark said in the legislature yesterday: "I don't know whether it is within the purview of this legislature to investigate the business of life insurance companies but I have been assured by a barrister that the legislature has such authority, and if it has the authority I think it ought to investigate the manner in which these companies do

"When the Big Three insurance companies of New York were being in\_ vestigated, one of the Canadian companies sent to Michigan for an expert, who reported that the affairs of the company were in a sound condition. That was the first suspicion I ever had of that company. It appeared to me to be the act of a frightened man, or set of men. It spelled hysteria. "I wouldn't say a word to cause any policyholder any concern. Their

policies are just as safe as the Bank of England, but they want to know if the profits are being applied to a reduction of the premiums, or are being absorbed by families of the head men of the companies. "It may be more in line with Dominion affairs, but I am afraid the influence of these gentlemen is too strong on the government of Ottawa. But if

Made Public-European Capital for Sovereign.

Charlottetown, P. E. I., Feb. 16.—(Spea life insurance company beyond \$150,cial.)—The Canadian Bank of Comcondemned in advance to the hang-Limit of salary for presidents of life merce has bought out the Merchants' man's noose by the entire press and Limit of salary for presidents of life insurance companies is placed at \$50,000 per annum and must depend upon pleted to-day and the meeting of the Chinese laundryman of Santaluta,

ach subsidiary companies.

Section No. 56 of the Insurance Laws Bank of Commerce is being given. A BIG INVESTMENT.

Montreal, Feb. 16.-(Special.)-One of

holder is given the option of paying the whole amount of his shares on March 16, 1906. The old stock was quoted to-day at 235.

# FOR COMPULSORY EDUCATION.

Bill is Introduced in the New Brunswick Legislature. Fredericton, Feb. 16.-(Special.)-In

the local legislature to-day, Premier I'weedie introduced a bill to provide for The measure is receiving hearty sup-port from both sides of the house.

10c. CIGARS FOR 5c. Marguerite, Boston, La Fortuna, Japs (long), Irvings, Maritana. Alive Bollard, 128 Yonge Street. JAPPY COMES MARCHING HOME.

Tokio, Feb, 16 .- A second grand ception was accorded to day to the vic-torious armies of Japan.

The celebrations were very brillfant.

Babbit Metal. The best made, Canada Metal Co.

Empress Hotel. Yonge and Gould Sts. R. Dissette, Prop. \$1.50 and \$2.00 per day. An Unequalled Blend.

missions or salaries may no longer be baid to agents who write new busiless missions or salaries may no longer be is improved by mixing with radnor.

was shown that in many cases the insurance companies have derived no
revenue whatever during the first year
from new relief to the first year burned dwelling.

Amount Involved in Transaction Not Sensational Climax to Regina Murder Trial, in Which Haultain is Counsel for Defence.

quisition will give it representation at five most important points.

The price paid has not been made public, but it is understood that it is 49 wounds in his stomach, self inflicted with a pair of scissors, his penance for the boy's death.

Taken to the hospital and carefully

ursed back to the life that was expected to be later snuffed out by the ten foot drop. Lia Bing came up in tion were Detectives Newton. Twigg, policy of the new labor party at a big due course for preliminary hearing, Wallace and Nat Guthrie. After the jubilation meeting to-night Keir Montreal, Feb. 16.—(Special.)—One of ten foot drop, Lia Bing came up in the largest investments ever made in due course for preliminary héaring, Canada by a European bank is con- and on the unshaken testimony of the majority of the passengers had alight majority of the passengers had alight Hardie, M.P., its leader, held out no

# ATTEMPTS MURDER AND SUICIDE. Seaforth Girl Almost Killed by Brutal Husband.

# WHOLE FAMILY CREMATED.

were found among the ruins of his

ANXIOUS ABOUT THE "SUGARING OFF"

# the chinarance of the company. Seathly, who on the night of Oct. 28 has chindled in the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the bargain. The Merchants Bank of Prince Editable to the stock of the stock of the stock in the prince principle to the present the Canadian and the things in the principle to the present the Canadian Bank of the stock in the principle to the present the Canadian Bank of the stock in the stock in the stock of the Stock in the stock of the Stock in the stock in the stock in the stock of the Stock in the stoc

No time was lost. Detective McArthur met the train at Parkdale, but no one answering the description of the (Canadian Associated Press Cable) man got off there. At the Union Sta- London, Feb. 16.—In outlining the and on the unshaken testimony of the two boy friends of the slain youth, who had all but witnessed the region of the Sovereign Bank, who states that the bank, the name of which is with the present, has purchased as who the present of \$2.031.250, the largest in vestment of \$2.031.250, the largest in ed. Newton went thru the train and hope to the tariff reformers.

man, and had gathered together a little over \$800. Carleton knew of it. and in his task with the old man told him of a farm that he was going to buy with money he expected from relatives in the old country. And he was going to take Marsh and his family along to take Marsh and his family along to to take Marsh and his family along to Detroit, Feb. 16.—(Special.)—Jealous, mad and infuriated because his wife, May, aged 22, secured a warrant for his arrest for brutally assaulting her, William J. Richards, aged 26, broke into the house at 59 Duffield street at The two went to London to law and his family along to live with him. The farm was ridiculously cheap at \$800, but he was afraid he would lose the chance if the money would Marsh like to lend it to him? He would may him back almost at once.

his arrest for brutally assaulting her. William J. Richards, aged 25. broke into the house at 59 Duffield-street at 7.30 to-night and shot the woman twice as she stood in the kitchen.

One bullet struck her in the right cheek lodging in the back of the head; the other struck her in the hand. Richards then turned the weapon upon himself and sent the ball crashing into the right side of the neck. George Sowersby, a boarder, and his daughter. Lillian aged 14. dodged bullets.

The wounded woman ran tot Reid's drug store two blocks away and later was sent to 8t. Mary's Hospital. Richards to Harper's Hospital. The shooting comes as the result of continued abuse.

The shooting comes as the result of continued abuse.

The shooting comes as the result of continued abuse.

The worman has been systematically ill-treated. She comes from Seaforth Ont.

WHOLE FAMILY CREMATED.

WOUND Marsh like to lend it to him?

He would pay him back almost at once into the woman back almost at once in the wounded bay him back almost at once in the woman has been systematically ill-treated. She comes from Seafonth Ont.

WHOLE FAMILY CREMATED.

Carleton is a young Englishman about 26 years of age, and has worked for different farmers in Adelaide Township.

IMPORTED CIGARS BELOW COST. Bock, Diaz Garcia and Manuel Garcia' three for 25c. Alive Bollard.

Chop Cut Mixture. Most delicious tobacco sold in Ca ada. Will not burn the tongue—absolutely pure—4 ounce tin, 50c; 8 ounce tin, \$1. Sent prepaid in Canada. A Clubb & Sons, 49 King West.

Best value in Canada. Mild and mellow; 20 in a box, 15c. At tobacco shops or from A. Clubb & Sons, 49 King West.

with equivalents in foreign moneys printed on each. No discount, no delay. Accepted by principal hoteis, banks, steamship companies, etc., ALL OVER THE WORLD. Issued by Dominion Express Company, Yonge and Wellington-street, Toronto. Call or write for full particulars.

Wants Rifle Drill in Schools and

and that, in any case, Japan's army in

control and antiforeign feeling, especially in the region between the Yangtse River and Hongkong, and predicted that an outbreak would occur sooner or later. This official suggested concerted action by the powers to force reform upon the Chinese government. This, in his judgment, was the only lasting remedy.

Does Your Watchman De His Duty:
The board of underwriters allow a rebate on buildings and contents of buildings using our system of night watch signals. The Holmes Electric Protection Co. of Toronto, Limited, 5 Jordan-street. Phone Main 676.

This is a description of the chinese government. This is not in the contents of buildings and contents of buildings using our system of night watch signals. The Holmes Electric Protection Co. of Toronto, Limited, 5 Jordan-street. Phone Main 676.

The content of the military fired upon a mob and that many were wounded.

The region between the mob and that many were wounded.

The region between the mob and that many were wounded.

The region between the mob and that many were wounded.

The region between the mob and that many were wounded.

The region between the mob and that many were wounded.

The region between the mob and that many were wounded.

The delegates to the convention of district No. 5, United Mine Workers of America, to-day succeeded in passing a resolution declaring vacant the offices of President Dolan and Vice-President Dolan and Vice-President Bellingham.

The resolution passed over the head of Dolan.

HEIR TO CHINA'S THRONE.

Pekin, Feb. 16.—A son has been born to Prince Chun, the emperor's brother.

It is believed that this child is most likely to be designated as successor fully guaranteed. Catalogues on application. On exhibition Monday and Tuesday. C. J. Townsend & Co., auctioned the convention of district No. 5, United Mine with the delegates to the convention of America, to-day succeeded in passing a resolution declaring vacant the offices of President Dolan and Vice-President President President President President President President Presiden

Manchuria.

London, Feb. 17.—In pursuance of his campaign for the betterment of the army, Lord Roberts to-day has issued recent events in China the council for national defence which has been preparing to reduce the force in the far east to a minimum takes a more serious view of the situation, and is revising its plans for the evacuation of the armies in Manchuria in order to retain there a force "sufficient to maintain "Russia's special interests on a plane with other powers."

Emergency Conscription.

London, Feb. 17.—In pursuance of his campaign for the betterment of the army, Lord Roberts to-day has issued at previous conferences being agreed to, several others had been submitted and had practically received assent alone. So far as conferences with Mr. Mackenzie or Mr. Fleming were concerned, they were at an end. "What about the entrance of radial lines?"

"That is a matter that I propose to take up with the street rallway, immediately upon the mediately upon the portant concessions obtained from the company operant concessions obtained from the company in years were in prospect. Beatly the matter that were discussed at previous conferences being and the rallway.

The mayor said that the most important concessions obtained from the company in years were in prospect. Beatly upon the company in years were in prospect. Beatly upon the company in years were in prospect. Beatly upon the company in years were in prospect. Beatly upon the company in years wer

BLISS CARMAN 4 BANKRUPT. plane with other powers."

According to The Slovo, the government is in possession of information to the effect that China is making war will write for a Receiver Until Debt is Discharged. Debt is Discharged.

preparations in which she is supported almost openly by Japan. and that an attack on Russia's Ussuri possessions is feared. Fears, The Slovo says. and attack of Rears, The Slovo saysalso are entertained over the Chinese
designs to overthrow the Russian influence in Chinese Turkestan, that has
grown up in consequence of the special
trade and military arrangements instituted before the breaking out of the
Russo-Japanese war.

London, Feb. 17.—The London newspapers do not pay much attention to
the Chinese question.

The Morning Post thinks the advice
and influence of Japan upon China will
suffice to prevent any serious outbreak,
and that in any case, Japan's army in
Manchuja could soon be sent to reManchuja could soon he sent to reManchuja could soon he sent to reManchuja could soon he sent to reManchuja could soon in 1314.

Carman the noted Canadian poet whose
writings are widely known, to-day filed a petition in bankruptcy, in a suit
for a note given to
for part payment of a note

and that in any case. Japan's army in Manchuria could soon be sent to restore order should real trouble arise.

Chinese stocks yesterday fell heavily upon the London exchange.

In an interview with the Hongkong correspondent of The Tribune, a high Chinese official affirmed the existence of a dangerous anti-foreign feeling, especially in the region between the Yangtse River and Hongkong, and presented the state of the region between the Yangtse River and Hongkong, and presented the region between the region and region and region and region and region and region and region are regions.

# Is Calling for Assistance

Financial Support. Syracuse, N. Y., Feb. 16.-With a

surplus of \$29,000 and with beneficiary laims aggregating \$706,440, the New York State Grand Lodge officers of the Ancient Order of United Workmen are

to secure the necessary assistance which it is claimed is due from the Supreme Lodge, and to pull the state organization from its financial straits for the protection of thousands of members of the 425 lodges in the state. The fate of the organization in this state is claimed to be dependent on securing Let us try some York Springs Club by Mr. Steinbicker for a meeting of the Grand Lodge in this city on March size," sell

the Supreme Lodge to the extent of urwards of \$600,000 under the rules of

Has Neglected it in Tendering upon the petition of ten lodges in five counties provides for the consideration of the financial condition of the Grand Lodge and its relations with the Supreme Lodge. It also provides for a revision of the rules for t he purpose of reducing expenses and increasing the

Ancient Order of United Workmen are preparing to appeal to the Supreme belonge for relief in the greatest crisis in the history of the organization.

Grand Trustee F. B. Garrett and Grand Trustee F. B. Garrett and Crand Cr Grand Master Workman August Stein-bicker of this city are making efforts to secure the necessary assistance Supreme Lodge to give us the necessary assistance to pay the balance. This they have failed to do."

Hoskins & Westerveit, Chartered Accountants, 27 East Wellington St. Toronto. David Hoskins, F. C. A., W. J. Westerveit. C. A. Peterson Patent Pipes, 60c. The genuine Peterson Pipe, "small lize," selling to-day for 60c. A. Clubb

& Sons, 49 King West.

NNIS—At the residence of her son-in-law, W. S. Major, Whitevale, on Friday, Feb. 16 Jane Fawcett, relict of the late Jeremiah Annis, of Scarboro Township, aged 79 years.

Funeral Monday, 19th inst., at 2 p.m., from the family residence, Scarboro Village, to Washington Cemetery.

merce). Funeral notice later. FULTON—Suddenly, at 135 Beverley-street,
Toronto, on Friday, the 16th February,
1906, John Reginald Fulton, only son of
the late John Fulton, M.D., of Toronto,
Moderate winds; fair and milder aged 34 years.
Funeral (private) from above address, on Monday, the 19th, at 3 o'clock. Interment in Mount Pleasant Cemetery.

ment in Mount Pleasant Cemetery.

PIPHER—At 12 Avondale-place, on Friday,
Feb. 16, 1906, Lily, wife of Clarence F.

Pipher, in her 23rd year daughter of the
late J. Ponsonby King, M.A., M.B.

Funeral (private), Monday, at Newmar-PRINGLE—At 632 Church-street, suddenly, on Friday, the 16th inst., George Pringle, M.D., aged 72 years. Funeral private. Kindly omit flowers. RICHARDS—Entered into rest, at his late residence, 500. Yonge-street, on Friday, Feb. 16th, 1906, Henry Richards (Richards Bros.), in his 65th year.
Funeral from Immanuel Baptist Church (corner of Jarvis and Wellesley-streets), Monday, Feb. 19th, at 3 p.m., to Mount Pleasant Cometer.

SEAGER—At Port Arthur Hospital, on Wednesday Feb. 14th, 1906, John Seager eldest son of John Seager of Toronto, in his 31st year.

Funeral from 103 Law-street, Toronto Junction, on Monday, Feb. 19th, at 2 p.m., to Mount Pleasant Cemetery.

Smoke Taylor's 'Maple Leaf' Cigars.

STREET RY. HAS PROMISED Following 3-hour Conference Mayor Intimates That Com. pany Has Yielded About Every. thing in Sight - Council to Ratify Terms After Some Legal

VITTE'S CABINET BREAKING

ONE LEAVES IN DISGRACE

Minister of Agriculture Had a Policy

Which is Not Approved by

the Landowners.

St. Petersburg, Feb. 16.-Informa-

tion has reached the Associated Press

that the desperate struggle which has

tween the reactionary and the pro-

beer raging in the government be-

gressive forces is approaching a cul-

ination and must end within a few

lays in the resignation either of Min-

ster of Interior Durnovo, who is lead-

"BOBS" ISSUES MANIFESTO.

Trimming. Enough cars to prevent passengers being overcrowded. Enough extensions and adjust-

ment of routes to end present con gestion of traffic. Enough stops to satisfy citizens without making slow service.

Enough concessions of all sorts to silence complaints of every description.

All this has been settled practically, The mayor says so, and the outcome hours would seem to justify the confi-

days in the resignation either of Minister of Interior Durnovo, who is leading the movement for thoro going repression, or of Premier Witte and several of the members of the cabinet. The question at issue is the withdrawal of the extraordinary powers confided in governors-general thruout the empire, which in many cases, it is alleged, have been exercised for the repression, not only of political disorders, but also of the political activity of the Liberal parties. The discussion has reached such an acute and passionate stage in the cabinet that no other issue than the fall of one faction or the other is possible. The chances of victory incline to the side of Count Witte, who insists that the governor-generals must be deprived of their extreme powers within a fortinght in order to remove the restrictions upon a free electoral campaign.

The First to Go.

Minister of Agriculture Kutler, the Associated Press has been informed on excellent authority, has resigned. The anouncement of the acceptance of his resignation, which was due to influential opposition to his project for expropriation of private lands and their division among the peasants, may be expected shortly.

It is stated that M. Kutler, who, like the major points are also, of course, "The conditions are also, of course," "The conditions are also,

division among the peasants, may be expected shortly.

It is stated that M. Kutler, who, like his predecessor, M. Yermoloff, is possessed of exceedingly strong progressive tendencies, will leave the state service entirely, not even receiving the usual "promotion" to the council of the empire, the body which is reserved for discarded ministers.

Tween the solicitors for the city and the company.

"The conditions are also, of course, subject to ratification by city council. I expect the matters will be dealt with at the next meeting of council. The understanding is that the company will go right on with the arrangements for an improved service as soon as council ratifies the terms."

Asked about the legal points to be

for an improved service as soon as council ratifies the terms. Asked about the legal points to be settled, the mayor said they had to do, with the way in which the conditions for a settlement would affect the litt-gation now going on between the city and the railway.

mediately upon these other affairs being settled. It hasn't been discussed at all in connection with the present negotiations." Manager Fleming would say nothing beyond that an adequate number of cars would be built and operated.

THE CATCH OF THE SEASON A CHORUS GIRL MAKES IT

Jack Southwell Russell, twenty-fifth Baron de Clifford, owns about 13,000 acres in County Mayo, Ireland. The first Baron de Clifford was kill-ed at Bannockburn in 1314.

DOLAN IS VOTED OUT.

Pittsburg, Pa., Feb. 16.-After two several occasions almost resulted in riots and finally an appeal to the courts

New Dunlaps in To-Day. New Dunlaps in To-Day.

This is Dunlap day at Dineens'. That means the spring opening for the great American hat which enjoys more popularity than all of its competitors together. Dineen's are sole agents for Dunlaps in Ontario. Be in line first with style and call at Dineen's, Yonga and Temperance-streets, to-day, to see the newest Dunlap's Felts, five dollars; silks, eight dollars.

FAIR AND MILDER. STEAMSHIP ARRIVALS.

G. B. D. PIPES ONE-HALF PRICE \$6.00 and \$5.00 Case G. B. D. Briers in Case, reduced price only \$2.50 each. Alive Bollard.

TO-DAY IN TORONTO.