



## MEN'S HATS FOR EASTER

All the particularly nobby styles—several exclusive importations from London—the Dunlap hat from New York—all the newest styles—

**\$2.00, \$2.50, \$3.00**

There is more variety in hat styles this Easter than there has been introduced during any previous season. We have a full range of the best styles.

STORE OPEN UNTIL 10  
O'CLOCK SATUR-  
DAY NIGHT.

**DINEEN'S**

Cor. Yonge & Temperance Sts.

SAVED BY A WAVE.

Graphic Incident in a North Sea Wreck.

The solitary survivor of the crew of the German galliot *Trenje* landed at Bo'ness Dock from the British steamer *Mabel*, told a thrilling story of the wreck of his ship and his rescue.

While steaming near the Dogger Bank the *Trenje* sighted the British flying signals of distress. At heavy gale was blowing and a high sea running, but Captain Phillips called for volunteers, and five men offered to put off to the distressed ship.

After a long fight with the sea the rescuers reached the *Trenje*, when they found that there was only one man aboard her. He was taken off, and the return to the *Mabel* was made in safety, but before the rescue party were got on board the steamer a heavy sea struck their boat, and the boat swain, Andrew Tollerens, was thrown into the sea. For three-quarters of an hour he kept himself afloat, while efforts were made to rescue him. But they were of no avail and he sank.

Meanwhile the survivor from the *Trenje* had been taken on board, and he told an extraordinary story.

His ship had experienced the full force of Monday's gale. During the height of the storm the captain and crew, four in all, were in the deck house drinking coffee, when a heavy sea struck the ship, carrying away the mainmast and washing the crew overboard.

A return sea washed the survivor back again, and alone in the *Trenje* he was tossed about for eighteen hours before the ship was sighted by the *Mabel* and he was rescued.

**ETON BOYS' SUPERIOR PHYSIQUE.**

At a meeting to consider the question of national physical deterioration, held recently at the London (Eng.) Chamber of Commerce, J. G. Legg, H. M. Inspector of elementary schools, has made some interesting comparisons between Eton and working-class boys. He said that in 1883 the Eton boy of 14 years measured 55 ins. in height, and the industrial school boy of the same age only measured 50 ins. In 1900, all the industrial school boys had gained more than an inch, he was still 4 ins. shorter than the Eton boy.

## Scores'

Tailors and Haberdashers  
77 King St. West



YOU couldn't get better tailoring than in a Score-made \$25 spring sacque suit if you went to the best tailor on Fifth Avenue, New York. Our new stock gives you an exclusive line of tweeds, serges and chevrons to choose from.

## HAS COST HOME LIFE \$190 TO GET \$100 IN BUSINESS

One Paint Which Developed Before Commission Yesterday—  
Adjourned Until April 17.

FACTS WANTED ABOUT  
UNION LIFE.

The amazing story of the Union Life and the National Agency has been partly told to the Insurance Commissioners yesterday by Superintendent Fitzgerald. In the hope of elucidating what seems to be a mystery, *The World* invites information from any or all of the parties named hereunder, who are directors and shareholders in the National Agency, which is recorded at the Parliament Buildings, Toronto, as having a capital of \$750,000.

**DIRECTORS:**  
President, Harry Symons, K.C., Toronto.

Secretary, M. P. Evans, Toronto.

Col. G. E. Allen Jones, Quebec.

Dr. H. E. Millicamp, Toronto.

**SHAREHOLDERS:**  
Rev. Robert Ashton, Brantford.

Thomas Allison Galt, James Anderson, Galt.

T. O. Apps, Paris.

Dr. H. W. Armstrong, Perseus.

Dr. J. L. Brown, Plattsville.

F. Bullivant, St. Catharines.

W. C. Butler, Berlin.

Mrs. Elizabeth Elliott, St. Catharines.

George Huffer, Hawkeville.

Mrs. Mary R. Hawkey, Parkhill.

Mrs. Annie M. Kellog, St. Catharines.

William Horlop, Waterloo.

Albert Lehnen, Florida.

Mrs. Eliza F. Lett, Collingwood.

Mrs. Carrie M. McCall, Hallfax.

Rev. M. McDonald, Portmouth.

Mrs. Kate McEwan, Ayr.

Ottawa, March 30.—(Special).—The insurance commission adjourned this afternoon, to reassemble at Ottawa on April 17.

No new matter was taken up to-day, although one or two points heretofore made were thrown into sharp relief. Among these was the \$43,000 paid by the Manufacturers' Life to George Gooderham. It is claimed by the company that the money was really due Mr. Gooderham for taking over at their cost price some undesirable real estate and accounts from the company. This payment recouped his loss. Mr. Gooderham at the time was president of the company.

Another point developed this morning was that the Home Life has been at an expense of \$190 for \$100 worth of new business. Its impairment of capital was \$22,000 in 1900, \$37,000 in 1901, \$63,000 in 1902, \$77,000 in 1903 and \$108,000 in 1904.

"I don't like so many of these weak companies. Some of them will fail one of these days, and I would rather the failure took place were not under our jurisdiction."

This statement was culled from a letter sent to Mr. Blackadar when that gentleman was in charge of the Dominion Insurance Department by Mr. Fitzgerald. In reply to Mr. Blackadar, who wrote telling him that the Central Life Insurance Company was applying for a license. Shortly after Mr. Fitzgerald's return to Ottawa the license was granted.

Ex-Mayor W. D. Morris has invited the royal insurance commission to hold an inquiry into the affairs of the Ottawa Fire Insurance Company, in the event of such an inquiry being within the jurisdiction of the commission. This afternoon Mr. Morris handed a letter to Judge MacTavish, chairman of the commission, making the request. Mr. Morris questions the advisability of the company dabbling in Ottawa real estate.

**Got Union Life Stock.**

When the commission resumed Mr. Shepley read correspondence between the department and the management of the National Agency Company, which had organized and financed the Union Life Assurance Company. It was shown that the National Agency Company had subscribed for a very large proportion of the Union Life stock. Counsel questioned the right of the agency company to do this, and obtained from Mr. Fitzgerald the admission that under its letters patent the National Agency had no authority for such subscription. The superintendent spoke vaguely of some resolution which authorized this. Mr. Shepley requested him "to repeat the mental operation you went thru when you went into this matter."

**"Premium on Capital Stock."**  
Regarding the large amounts appearing in the income account of the Union Life as "premium on capital stock," in 1905 \$115,000 and \$140,000 in 1906, Mr. Shepley obtained the superintendent's assent to the proposition that these moneys were collected from shareholders of the National Agency, and credited on that company's uncalled stock. These sums were, however, turned into the Union Life treasury as premium on capital stock, and as such did not go to pay anything on the Union Life stock held by the National Agency Company. By paying calls, however, on National Agency stock the recourse against the shareholders of that company was gradually eliminated.

The question of silent assets and the companies' rights in that regard was resurrected. The superintendent wrote to the department of justice regarding securities held by the companies, but not included in their statutory report.

**J. W. T.  
FAIRWEATHER & Co.**



There's a grace—a character—a style—about the garments we sell that you can't find in any other line of ready-to-wear clothing that we might direct you to by way of a comparison—

The best that could be made was none too good for us to put our name on—and for the self-same reason the best is not too good for you to buy—

**Spring Overcoats—**

The splendid range of those we're showing to-day puts another "feather in our cap" on the score of having the correct—

A new coat is not always a stylish coat—but it couldn't be anything else if it comes off a "Fairweather" rack—

15.00 to 30.00—

**Spring Suits—**

Eyes keen enough to see spots on the sun would find it hard to pick a fault with the stylish suits we've opened up for the Easter-month trade—high-class custom quality—prevailing shades and effects—but exclusive patterns—

15.00 to 25.00—

**Spring Hats—**

No need to mince matters—We believe we sell the best hats for men that are sold—Confidence is contagious and so the biggest kind of a fine hat trade grows bigger still—

New Soft hats—2.00 to 6.00

New Derbys—2.50 to 5.00—

New Silk Hats—5.00 to 8.00

**Spring**

**Furnishings—**

Shirts to order—1.50 to 5.00

Shirts ready-to-wear—1.00 to 3.50—

Neckwear—Ask for the "Unique" Broad Knot—50c—75c and 1.00—

Gloves—Dent's Special—1.00—and the Dressy Grey Suedes—1.50—

We sell other things—as well—for men—

**J. W. T.  
FAIRWEATHER  
AND CO.**

84-86 YONGE STREET.

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FAIRWEATHER  
AND CO.**

84-86 YONGE STREET.

**Mr. Newcombe, deputy minister of justice, replied to the effect that section 19 of the Insurance Act covered the matter and that to conceal assets, even to a nominal value, was an infraction of the act. The section provides that the companies shall prepare an annual statement, "which statement shall exhibit the assets and the liabilities."**

The superintendent sent a copy of this opinion to the two companies who disputed the matter, the Sun Life and the North American Life. R. Macaulay had claimed the right to withhold assets from the statutory report, his interpretation of the act differing absolutely from that subsequently given by the deputy minister of justice. Mr. Goodman, managing director of the North American Life, took the same ground as R. Macaulay, adding the suggestion that his company was secluding such assets to provide the additional reserve required in 1910 (by the amendment of 1890).

**Holding Silent Assets.**

Counsel questioned the superintendent as to his opinion regarding the policy

of holding silent assets, as enunciated by the president of the Sun Life. At that Mr. Fitzgerald said he rather approved of the practice, as it was perhaps desirable to have a margin of safety over the published assets. If the company was going to err at all, it should err on the side of safety.

He said that the policyholder might desire to insist upon full publicity of assets, as it might affect the size of dividends distributed. The holding of silent assets also made it possible for directors to deal with such assets in an improper manner.

"You can't doubt, imagine several improper manners of dealing with such assets," said Mr. Shepley. Counsel also elicited the admission that silent assets made unauthorized investments possible.

**Mr. Smith's Statement.**  
At this time R. C. Smith, counsel for the Sun Life, held a whispered consultation with Mr. Shepley. The crown counsel then made a statement on behalf of the Sun Life. Last year the company added a footnote to its statutory statement to the effect that the company held silent assets, giving no amount. The Sun had not made an effort to conceal these assets from the department, but had not published them in detail.

"It seems unavoidable," said Mr. Shepley, "in conducting this inquiry, that we shall tread on certain people's corns before the time has come for treading on corns."

"The Sun Life is now on a 312 per cent. basis," said Mr. Fitzgerald. "That is a matter of fact," said Mr. Shepley. "As a matter of policy, we shall not deal with the wisdom of making that change at one move, before the time required."

**Impairment of Capital.**  
Referring to the impairment of capital of the Home Life it was shown that as its paid capital was only \$187,000, as shown by the blue book for 1904, there was left only about \$60,000 of the paid-up capital. The Home Life appears to have been steadily impairing its capital since it began doing business thirteen years ago.

Part of this impairment had been apparently made up by advancing the ledger value of its head office building in Toronto. This was touched upon in Mr. Blackadar's evidence some days ago, but even with this written up value the company's capital was impaired.

The Home Life had bought \$44,000 bonds of Grand Valley Railway, which carried \$60,000 bonus stock. An unsecured loan had been made to a director of the company. An overdraft was allowed to the managing director. A loan of \$20,000 had been made to the Canadian Homestead loan on the security of the bare receipt.

**Noxious Practices.**  
These were "noxious and improper practices," according to Mr. Shepley. "Do you think your powers are wide enough to enable you to deal with these matters satisfactorily?" he asked. "I do not think they are," answered the superintendent.

"What would be the most efficient method to enable you to deal with these matters?" asked counsel. "The most efficient way would be to enable me to withhold licenses," was Mr. Fitzgerald's answer.

**The Manufacturers' Life.**  
Counsel now took up two or three transactions of the Manufacturers' Life. That company in 1903 had purchased two blocks of Electrical Development bonds, \$50,000 in all, at a cost of \$47,500. These securities were obtained thru S. G. Beatty, a director of the Manufacturers' Life. Mr. Beatty was not a broker, but was able to secure a good proposition.

**POLICYHOLDERS' PROTEST.**

The following telegram was sent yesterday:

Helmut, K.C., Insurance commission. Imperial Buildings, Ottawa.

Policyholders' Association protest strongly against counsel representing their interest seeking Langmuir's Mutual Reserve trusteeship has no bearing on investigation. Mutual Reserve for farce. No "mere matter of form" in trusteeship can alter fact that they are Langmuir's clients. Association calls your attention that Langmuir's company holds twenty thousand dollars Canada Life stock. How can Langmuir properly serve insurance shareholders and be commissioner simultaneously? No lawyer would act clients of opposing interest. Association ventures to invite you read this proposition to commission.

**MAN WHO COULD NOT EAT.**

A man named Joseph Knight, who for eleven years had lived without eating in the ordinary manner, died at Kingston on Thursday night.

While on board the yacht *Eliza* at Gosport in 1885, he accidentally drank some burning liquid, instead of porter, with the result that his gutlet was destroyed.

He was placed in the hands of an able surgeon. No one not only saved his life but also enabled him to live for eleven years in comparative comfort by means of feeding thru a tube in his side leading directly to the stomach.

It is remarkable that the man who was always able to enjoy a smoke. He was about forty years of age.

**BATTLEFORD COLUMN REUNION.**

About sixty-five veterans of the Battleford Column of the Northwest Rebellions assembled again as comrades at the annual dinner in the Arlington last evening. Regret was expressed that Gen. Otter could not attend, having been called to Ottawa. Among the guests were: Lieut. Col. Wallace, Lieut. Col. Mason, Major Leslie, representing the veterans' council; Major Bert Lee, Captain J. Thorn, Lieut. Col. Harkon, Major Heakes, Major J. Mason, Comrade Lawrence Miller of New York City, Major Grier son of Oshawa, Secretary Thos. A. World, Pte. Caniff, late of the 90th; C. J. Townsend, A. D. Crooks, Sergt. Major Boreland, George Watts and C. H. Fuller.

**\$5000 for a New Bait.**

The chamber of commerce of Nantes has decided to offer a prize of \$1000 for the invention of an artificial bait which shall be at once better and cheaper than the Norwegian "Rogue," manufactured from cod's roe, at present used in the sardine fishery.

**CASTORIA**

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of *Chas. H. Fletcher*

THE  
ROBERT

**SIMPSON**

COMPANY,  
LIMITED

H. H. FUDGER, President; J. WOOD, Manager.

Saturday, March 31

STORE CLOSING DAILY AT 5.30

## Boys' Day

## Monday

**THE MEN'S STORE** devotes its emphasis to the boys on Mondays. Many mothers, realizing that fact, make it a point to bring their young scapegraces into the store before school in the morning, at noon, or after afternoon classes are out, at 3.30.

The spring stock of Boys' Clothing is ready. Better buy him a suit before Easter rush commences, when the girls will have it all their own way.

Look at these suggestions:

Boys' Navy Blue English Serge Spring Reefers, Monday,  
Up to 28..... **\$1.50**  
29 and 30..... **1.75**

Worsted Finished Blue Serge Reefers for boys, double-breasted,  
Up to 28..... **\$2.50**  
29 and 30..... **3.00**

Fine Quality Cheviot Finished Blue Serge Reefers, Peter Thomson style, Monday.... **3.60**

Light Grey Homespun Russian Overcoats, pearl buttons, etc., 2 to 7 years, Monday... **3.75**

Dark Olive Covert Cloth Spring Reefers, Buster Browns, 2 to 7 years..... **4.00**

Topper Spring Coats, made from fine olive covert cloth, on Monday,  
Up to 28..... **4.00**  
29 to 33..... **5.00**

Light Grey Spring Coats for boys, pearl buttons, double-breasted, velvet collar, from 2 to 7 years..... **5.00**

Light Fawn Covert Cloth Russian Coats, made with inverted plaits, 2 to 7 years... **5.00**

Double-breasted Striped Fawn Spring Coats, brass ball buttons, 2 to 9 years..... **6.00**

Royal Blue Melton Spring Coats, handsomely trimmed, 2 to 7 years..... **6.00**

Handsome Black and Grey Shepherd's Plaid Worsteds Spring Coats, pearl buttons and handsomely trimmed, 2 to 7 years..... **7.00**

## Boys' Shirts and Underwear

Do mothers know that our Men's Furnishings Department contains the best assortment of such garments for boys to be found in the city? Test it. Come down Boys' Day and see how well we can do for him.

Boys' Underwear, natural wool and fine Scotch wool, long and short sleeves, ankle and knee length, medium weight, sizes 22 to 32, regular prices 50c and 65c garment, Monday, garment..... **.30**

Boys' Sweaters and Jerseys—in all colors—white, black, navy and cardinal, with different colored striped collars, cuffs and skirts, pure wool, sizes 22 to 32, Monday..... **1.00**

Boys' White Duck and Silk Striped Colored Cashmere Shirts, with collars, neat patterns, perfect fitting, sizes 12 to 14, Monday.... **.75**

Boys' Colored Negligee Shirts, soft bosom, small, neat cuff attached, "W.G. & R." brand, sizes 12 to 14..... **.75**

Slender Men's Colored Negligee Shirts, detached cuffs, sizes 13, 13½, 14..... **1.00**



## Dunlop Tires

AND THE  
**AUTO SHOW**

As automobiles have improved from season to season, so the art of building tires has advanced. Our tires now embody all the good points the widest experience has shown to be worthy of practice.

A complete display of Clincher and Detachable Tires is on exhibition at the Automobile Show

**DUNLOP TIRE AND RUBBER GOODS CO.**

LIMITED

HEAD OFFICE AND FACTORY: BOOTH AVENUE.

CITY DEPOT: - - 15 TEMPERANCE STREET.

## TOOLS

AND  
**WORK BENCHES**

We carry a full stock of the newest tools, suitable for all trades. Carpenters', Machinists', Engineers' and Masons' tools of all kinds.

**Rice Lewis & Son**

LIMITED

Cor. King and Victoria Sts., Toronto

## Dr. Soper

Treats displacements, painful menstruation, ulceration, ovarian, uterine and all female diseases. Unnatural drains, emissions, lost vitality, enlarged prostate, bladder affections, and all diseases of men.

**Files**  
Dropsy  
Catarrh  
Asthma  
Sciatica  
Eczema  
Deafness  
Syphilis  
Tumors

**Insomnia**  
Neuralgia  
Headache  
Diabetes  
Lumbago  
Paralysis  
Dyspepsia  
Stricture  
Cancers

**Constipation**  
Epilepsy—Fits  
Rheumatism  
Skin Diseases  
Chronic Uterus  
Nervous Debility  
Bright's Disease  
Varicose Veins  
Leucorrhoea

If unable to call send history of case and 2-cent stamp for reply. Hours 9.30 to 12 a.m., 2 to 5, and 7 to 9 p.m. Sunday 2 to 5 p.m.

Office corner Adelaide and Toronto streets, opposite Post Office.

**DR. A. SOPER.**

25 Toronto Street, Toronto, Ont.

G. A. Stinson & Co. have just purchased \$116,000 City of Stratford 4½ per cent. straight long term bonds, their offer being the highest.