# CANADA MAY BE INSURANCE CENTRE Admiral Evans Sick and Has Been Superseded by

If it Does Not Adopt U. S. Restrictions.

How the Armstrong Law Affected Cuba.

#### Mutual Reserve Fund ---Some Coal Leases.

Ottawa, Ont., Feb. 20.-(Special)-. B. MacAulay, of the Sun Life, was heard again to-day, dealing largely with the limitation of expenses clause of the bill to which he was strongly opposed. He said that Canada should let the United States people go on with their restric-tions, and if Canada did not follow its example, the Dominion would become the great international insurance centre of the world. He gave an instance of how this worked out. In the Island of Cuba the Armstrong law drove the New York Life out of business. One-half of the insured passed over to the Sun Life. The chief reason given by the New York Life for this was that since the passage of the Armstrong law no guarantee to the agents, and therefore they refused to work for the company. What

Mr. Pielding—You do not mean the whole Armstrong law.

Mr. MacAulay—What I say just now refers only to the limitation of expenses clause. Passing on to the publicity clause. MacAulay said that the British system was inferior to the existing system in Canada. What he advocated was that if the remuneration of the head officials of Canadian officials were to be made public then the same thing should apply to British companies and American companies doing business in Canada.

"All or none." was Mr. MacAulay's doclaration in this regard.

"All or none." was Mr. MacAulay's declaration in this regard.

Dealing with the investment clause, MacAulay said that the principle embodied in the clause was in advance of the old act and what he complained of was the application of it.

Mutual Reserve Fund.

Mutual Reserve Fund.

Mr. T. Bradshaw, manager of the Imperial Life Insurance Company, of Toronto, denies the statement of the reported reinsurance of the Canadian policies of the mutual reserve fund in the Imperial. Mr. Bradshaw is attending the Banking and Commerce Committee, before which is the Insurance Bill. The statement made by Mr. Bradshaw was also confirmed by Sir Mackenzie Bowell, who is president of the company. Mr. Bradshaw says that proposals were made for taking over the business, but the Imperial Life refused them.

Coal Leases. Coal Leases.

Coal Leases.

Ottawa, Ont., Feb. 20.—H. H. Rowatt, of the mines branch of the Interior Department, was examined at length today by Mr. Barker on coal leases. Among the applications referred to were seventy-five from the general department put in by Mr. Talbot, M. P. It appears to be the system of handling these applications to which objections are being taken.

Henry Dewey, a relative of Rear-Admiral George Dewey, of the United State George Dewey, of the United States navy, died at his home here this morning at the age of 79. Mr. Dewey's father, William Dewey, of London, England, was a first cousin of George Dewey, father of Admiral Dewey. The two men were so similar in appearance that in their youth they were frequently mistaken for one another.

We carry a splendid assortment of cured fish. Genuine strip codfish, mackerel, kippers, bloaters, smelts, haddie, view of Admiral Dewey. The two men were so similar in appearance that in their youth they were frequently mistaken for one another.

# A Great Army

A. McMorland, chief of the army service corps of Sydney, Australia, arrived here yesterday on the America on his way to London and Aldershot, England, where he will take a special course of instruction in transportation, the object of which will be to fit himself in the art of provisioning the great army which Australia is now training under its system of compulsory military education.

Captain McMorland has already completed a tour of investigation and study throughout China and Japan. He expects during his journey across America to study the military system of this country.

## THOROLD BAND

#### Reunion of Old Band Boys Pleasant Affair.

St. Catharines, Ont., Feb. 20,-(Spe happened in Cuba would be the result cial)—A unique social function was held an over outside the United States, if last evening under the auspices of Thor-Canada refused to follow the Armstrong old Reed Band. It was an "old hand old Reed Band. It was an "old band law.

Mr. Fielding—But the people in Cuba were able to get insurance.

Mr. MucAulay—They were able to get bout half what they had, because our company was on the ground.

"The fact remained," said MacAulay, "that the Armstrong law had not one expert defender in the world."

Mr. Pielding—You do not mean the whole Armstrong law. played them, and some good music was produced, showing that the old boys had not, through the lapse of years, lost their cunning.

# GOING TO VIRGINIA.

#### Miss Florence Kinrade Will be Missed Here.

Miss Florence B. Kinrade. oloist of MacNab Street Presbyterian Church, has been offered and has accept ed the position of soprano soloist of th Manchester Presbyterian Church, Richmond, Va. Miss Kinrade intends to leave for Virginia in April. She will be much missed in musical circles in this city, as she is a young singer of great promise, and Hamilton people expect much of her in the future. She has filled the position of generators exists in some of the leading.

# ON THE OTHER FOOT

#### Newspaper Editor Goes After Man For Libel.

Staunten, O'Heir & Morison have issued a writ on behalf of A. C. Miche'l, editor of the Haldimand Banner, of Caledonia, against Thomas Howden, of Conboyville, for libel. The action arises over a story published in the Banner some time ago regardig an accident to a number of skaters on the Grand River DEWEY'S DOUBLE

The state of a Man Who Was a Relative of Admiral Dewey.

London, Feb. 20.—(Special)—William

### Friday Fish Day.

# RUSSIA'S NAVAL PROGRAMME INVOLVES BIG EXPENDITURE.

## Fleet of Battleships Duplicate Set of Guns for Every Vessel.

St. Petersburg, Feb. 20.—Representatives of the Russian Admiralty submit-

also hydrographic work at several of the ports of Russia. The expenditures involved amount to \$1,078,000,000 and increased yearly from the \$43,500,000 at . creased yearly from the \$43,500,000 already included for the laying down of four new battleships to a maximum of \$125,000,000 in 1914. The expenditure then decreases to \$85,000,000 in 1918, and the subsequent expenditures are to be maintained at this figure. One of the features of the programme is a dupli-

tives of the Russian Admiralty submitted to-day to the Commission of National Defence of the Douma the financial outline of the much discussed naval programme. The matter was discussed with open doors instead of in private, as had been expected.

The programme is to be completed in 1909, and it includes not only the contraction of a fleet of lettleding between the contraction of a fleet of lettleding but the contraction of the complete of the complete of the contraction of the complete of the complete of the contraction of the complete of the complete

THE U. S. FLEET IS AT CALLAO.

Admiral Thomas.



Callao, Feb. 20.-7.45 a. m. -The Am-1 crowded with passengers who are eager rican battleship fleet has just been to witness the arrival of the American ighted off this port.

was Rear-Admiral Charles M. Thomas, commander of the second squadron and charge of the vessels.

The latest wireless dispatch from the Connecticut says that Rear-Admiral the men of the fleet under Rear-Admiral third division of the fleet, has assumed charge of the vessels.

of Spain, Rio de Janiero and Punta Arenas, At Callao the fleet will remain From an early hour this morning the street cars coming into Callao were South America to Magdalena Bay.

# WAS A MISTAKE.

#### Mrs. Guitar No Relation of the Freeman Girl.

In the report of the child desertion case in the Times on Saturday last an injustice was, unfortunately, done Mrs. Guitar, 334 Hughson street north. The

Although the snow which fell in the city yesterday was not sufficient to cause citizens much annoyance or interfere with the operations of the street railway system, it was batl end delay railway traffic, block country roads and cause trouble on the suburban electric lines. Snow fell for about 20 lours continually, but it was a light fall hours continually, but it was a light fall in the city, and by use of sweepers and scrapers the Street Railway Company was enabled to maintain its service. The worst thing that befell the system in the city was the derailing of a sweeper on the Harvester line just at the crossing underneath the northern track, this morning. Eight or the rack, this morning. Eight or the rack, the sweeper of the work in the big factory had to walk about a quarter of a mile. The early morning cars from the Beach had to back to a switch and were about half an hour late in arriving at the Terminal.

On the Grand Trunk all the local trains were running on schedule time, but the through trains from the west were late, the storm in Michigan and the west being much worse than in these parts. The T., H. & B, trains were on

Farmers coming into the city report the roads badly drifted.

#### CRISPIN VS. DANIELS.

An inter-city race that will prove to be one of the athletic events of the winter will take place to-morrow night at Britannia Rink, when Geo. Crispin, of London, champion roller skater of Cana-da, and W. Daniels, of the Britannia ga, and w. Daniels, of the Britanna Rink, will meet in a matched race for championship honors and a little side bet. Crispin's record is not a defeat in 23 years, while Daniels is considered to be one of the fastest men around Hamil-The distance will be abo miles, and competent officials have been secured. The race will take place about nine o'clock.

#### Made Right in Hamilton.

# LIVING CHESS

#### Those Who Will be "Pieces" In the Games.

All arrangements are completed for the living chess games to be played in the drill hall to-morrow and Saturday evenings under the auspices of two of

Winter—Mr. Colquboun.
Queen—Miss Leilla Lewis.
Castles—Messrs. Watson and Baldwin.
Bishops—Messrs. Morrison and H.

Lazier.

Knights—Messrs, Kilgour and Weston.
Pawns—Misses Findlay, Balfour, Murray, Hope, Vallance, Hamilton, Howes,
Kittson and White.

# **GRANTS TO FAIRS.**

#### Some Spend Too Much Money On Stenographic Reports.

Parliament Buildings, Toronto, Feb. 20. -(Special)-To ask that their annual grant from the Provincial Legislature b increased from \$70,000 to \$100,000, a deputation numbering 200 persons, representing the Ontario Association of Fairs and Exhibitions waited on Hon. Mr. Monteith, the Minister of Agriculture, and Hon. Mr. Matheson, the Provincial Treasurer, this morning. The latter Minister, in replying to the request, said that he would be glad to grant it, but he pointed out that there would be a readjustment of the expenditures of agricultural societies, which spent large sums of money on shorthand reports of their meetings and other not altogether necessary objects. ncreased from \$70,000 to \$100,000,

# ST. KITTS BURGLARY.

St. Catharines, Ont., Feb. 20.—(Special)—The police, although they claim to have strong suspicions, have not yet captured the burgiars who entered the Grand Trunk Hotel on Tuesday night, and got away with \$70 in cash.

#### SAFETY DEPOSIT BOXES

To rent at \$2 a year and upwards, for the storing of deeds, bonds, stocks, wills, TRADERS BANK OF CANADA.

# THE MAN IN OVERALLS

Well, boss, what do you think of the street railway offer?

I notice that Adam Zimmerman al-ways does the right thing at the right time.

My friends of the Y. W. C. A. are again thinking of setting up the clock on the Gore. Now if I were one of the wealthy ones I would soon wind it up.

This is the sort of weather to spend the evening at the Lib. Club. All the comforts of a home and no evil influ-ences. N. B.—Rent paid in advance. Oh, no doubt, the police have a snap. But how would you like to be out and around the streets all night this weath-er?

Dr. Roberts gets into more kinds of hot water than any other man I know and he seems to thrive on it too.

The Mayor talks about "a mandate from the people." I didn't hear of any at last election. In fact, I don't think it

So R. A. Thompson, the member for North Wentworth, made Hon. Nelson Monteith sit up and take notice the other afternoon. Nels will have to try and

Did you hear that the License Commissioners were real mad at the Citizens' League for what it said about them? The things that Willie Armstrong was saying were just awful.

Some think that there is a screw loose somewhere about the land deal of the city with the Canada Screw Co. Others again say that the aldermen put the screws on them, and the Screw Co. say that they are a lot of screws.

I hope there is no string attached to that \$2,000 appropriation for the Jolley

This talk about a clause being sur-reptitiously placed in the city lighting contract after it passed the Council is absurdly silly. I will bet a cookie that that clause appeared in all the city papers at the time. Anybody take me

I saw a man wheeling up town on a bicycle this morning, but I didn't happer to have a gun.

# AT INVERUGIE.

#### At-Home Given by Mrs. Gibson a Beamsville.

Despite the stress of wintry weather this afternoon, a very large number Guitar, 334 Hughson street north. The statement was made that the house where Josie Freeman, mother of the child, lived, was her sister's home, and that the sister's name is Mrs. Caroline Guitar. rext door neighbor to the illings and the entertainment promises to be as successful as it will be novel. It is twenty-three years since the last games were played here, and for home. Two games will be played hight. All those taking part will be in appropriate costume, and the plays will be fully announced. Even those who do not understand the game will enjoy the beauty of the seen, and will be able to follow the moves. The games will be all to follow the moves. The games will be herald, and Messrs. A. Payne and Wood yatt pages. The pieces will be as follows:

NOT MUCH DELAY

Owing to the Snow Storm of Yesterday.

NOT MUCH DELAY

Owing to the Snow Storm of Yesterday.

Owing to the Snow Storm of Yesterday.

TON TARFERNACLE.

## ZION TABERNACLE

#### Quarterly Board Shows Appreciation of Its Pastor.

At the February meeting of the official board of Zion Tabernacle, held on Tuesday evening the affairs of the church were found to be in a most satchurch were found to be in a most sat-isfactory and flourishing condition. The present membership is 650, and the fin-ances are in good condition. The board showed its appreciation of the faithful services of the pastor by increasing his-salary \$100, and by unanimously invit-ing him to remain for another year, at a further increase of \$100.

#### FOR SHOOTING

#### Fleming Committed For Firing at Dining Room Girl.

Toronto, Ont., Feb. 20 .- In the Police Court this morning Magistrate Denison committed Robert J. Fleming, the youn Englishman who yesterday fired a re Englishman who yesterday fired a revolver at Miss Florence Smith, a dining room girl in the Richelieu restaurant, for trial. Fleming pleaded not guilty.

Miss Smith told the story of the shooting, and added that Fleming, after firing the shot, said he had another one for her, and for her not to forget it. Fleming denied having said anything about another shot.

#### THEFTS REPORTED.

Bain & Grice's poolroom, at Park and King streets, was entered on Tuesday night, the front doors being forced open and three boxes of cigars were stolen.

The same night that Mrs. Shuart, Bold street, lost her chickens, Tuesday night, George Gould, 333 Charlton avenue, had seven buff Oppingtons stolen. The police think the same gang got both lots.

# **BECK WILL BE HERE** ON POWER MATTER

## Subway Suicide

street station of the subway was the scene of another suicide last night, when an unidentified man pushed through a crowd of probably one and leaped in front of a south-

bound express. The body was so horribly mangled that little was left to so much as suggest the man's probable age.

A Derby hat, made by manufacturers of Montreal and Toronto,

bore the initials "B. W." Before these letters, which had been perforated in the sweatband of the hat, the character "C" had been made with a lead pencil. The clothing was of fine texture.

# CARTAGE RATES

#### Will be Advanced by All the Canadian Railways.

freight were delivered free to the consignee. Then a charge of a cent and a half was levied by the railways. The two-cent rate will go into effect on

It is stated that this change will be a direct result of the reduction in freight rates that the railroads were forced to make a short time ago.

# FOR ARBITRATION.

#### Treaty Between the United States and Great Britain.

London, Feb. 20.-Freeli interest was aroused in Parliament to-day in the American-British negotiations for an arbitration treaty, by the announcement that the United States Senate had ratified the American-French treaty of arbitration, it being left that this practically assures the completion of a similar convention between this country and the United States. An attempt was made in the House of Commons to draw out aroused in Parliament to-day in the Amfied the American-French treaty of arbitration, it being left that this practically
assures the completion of a similar convention between this country and the
United States. An attempt was made
in the House of Commons to draw out
Sir Edward Grey, the Foreign Secretary,
on the matter, but Sir Edward replied
that it would be premature to make any
statement beyond saying that the negotiations were poceeding.

# WAS REMANDED.

#### F. Roach Maintains Innocence of Purse Snatching.

Detective Bleakley arrived here yesterday afternoon from London with Frederick Roach in his charge. Roach Frederick Roach in his charge. Roach was tried on two charges of theft in London on Tuesday and was allowed to go on suspended sentence. Purse-smatching is the charge against him here and the complainant is Miss Frances Gillies. He denied being guilty of this offence when the London authorities wanted him to plead guilty to it up there and save the trouble and expense of being brought here, and maintained his innocence. To Detective Bleakley he stated that he did not commit this offence and repeated his former story of another young man being guilty of it. The police know where the other young man is. know where the other young man they claim, and if they fail in the procution against Roach they will probably go after him. At the Police Court this go after morning he was remanded till to-morrow, as M. J. O'Reilly, K. C., his coun-

sel, was not present. Solomon Camp, Bartonville, who was Solomon Camp, Bartonville, who was discharged from custody yesterday, was re-arrested and held by order of Sheriff Middleton, who decided that he had better let the case proceed, as the man appeared to be crazier than was at first thought. After hearing the evidence of a number of neighbors and of Dr. Roberts, and Dr. McGilivray, who pronounced the man insane, the Magistrate committed him to the Asylum.

Thomas Ainsley, no address, was fined \$2 for being drunk.

# In Reference to the City's Contract.

NO 41.

## Ald. Nicholson Resents Remarks of Mayor.

#### Dr. Roberts Gives His Services Gratuitously.

The criticism levelled at the Hydro-Electric Commission for its apparent indifference over the power question since the municipalities endorsed the project last January has evidently stirred Hon-Adam Beck and his colleagues into another spurt of activity. The commission has had several sessions in Toronto this week and to-day Secretary Brennan, of the Board of Works, received an acknowcheckment from Mr. Beek, of Hamilton's request for a contract form, and stating that it would likely require about 1,500 horse power. Mr. Beek expects to be in Hamikton this week with the Chief Engineer of the Commission when he says he will go into the matter with all parties interested.

Canadian Railways.

A circular has been issued by the Canadian railroads announcing that on March 15 Canadian roads will charge an additional half cent per 100 pounds for cartage. Originally in such centres as Hamilton, Toronto, Montreal, Quebec, London and Ottawa the first five classes of freight were delivered free to the con-Dutifys cow was the cause of the ques-tion of a proper system for treating the sewage being taken up. Mr. Dutify got a verdict in an action against the city and the judge held that the city would have to do something to stop the pollution of the water. The city has been improving on the system ever since.

Chairman Nicholson, at the meeting of the Markets Committee yesterday afternoon, took exception to the remark made by Mayor Stewart at the meeting of the police commissioners that \$5,000 had been squandered on the new patrol station. The chairman said he thought it was unjust. The estimates of \$77.250 passed by the commissioners were adontpassed by the commissioners were adopt-and E. B. Patterson, architect, was instructed to prepare plans for the new \$6,000 police station it is proposed erect in the west end.

Dr. Roberts, the Medical Health Officer, who was recommended by the House of Refuge Committee as the physician for the new Home for Incurables at a salary of \$150 a year, is writing to the Finance Committee informing it that in view of the fact that there are not likely to be many patients in the institution this year he will be pleased to do the work for nothing.

The Finance Committee at its meeting this week will deal with the request from the Perks Board that the Council complete the purchase of the lands on the mountain brow from J. V. Teetzel and others.

The firm of E. T. Wright & Company is applying for a refund of the \$2 fine for not cleaning the snow in front of the factory premises.

George H. Hopkins, a cierk in the tax office, is applying for an increase in his salary.

The men employed by the Parks Board to trim trees are now engaged in that work, and people who want trees in front of their property attended to should notify the city clerk's office. The committee considering the The committee considering the ap-pointment of a plumbing inspector will meet to night, and will likely recommend that a sufficient amount be set aside in the estimates to pay the salary of such an official. The matter of passing a plumbing by-lay will also be taken up.

It looks as if the proposition to buy the old Central Church property for a public auditorium will not be a go. Only two or three people attended the meet-ing called for yesterday, and the project will likely be dropped for the present.

Last year over 11,000 deaths in Ireland is far more prevalent there than in the other parts of the United Kingdom.

# **MOULDERS TOOK NO ACTION** ON BOSSES' PROPOSITION.

# Men Are Opposed to Cancellation of the Three Year Contract, However

tion made by the stove founders that were agreeable to accepting a lower rate contract made a year or so ago for the money market is improved. There three years and accepting a lower scale was a strong feeling against the cancelexpenditure under this schedule is \$225.

000,000.

The commission took no action, and several members advocated that the matter be discussed at length before the matter be discussed. The bosses ask that the agree ment be cancelled and a new scale, one but of the contract, but action was discussed. The bosses ask that the agree dupon was discussed. The bosses ask that the agree ment be cancelled and a new scale, one which they claim will be in keeping with the water both lets.

Meerschaum lined briar pipes, smoke clean, sweet and dry. They are light in the method at the mouth and give the greatest comment of the which they claim will be in keeping with the water both lets.

—Zion Tabernacle choir will give a concert in Appleby on Monday next in concert in Appleby on Monday next

At the regular meeting of the Iron | the meeting other than "nothing was Mouiders' Union last night the proposi- done." It is said some of the members union agree to setting aside the for a stated period, for a short time, till