

THE INSURANCE DISCUSSION.

"FRANKNESS" IN THE WEST.

Calgary, Alta., March 23.—The insurance companies have begun to hedge in the west. They are busy manufacturing public sentiment. The Canada Life is buying whole pages in western papers and filling them with reading matter. Here is a characteristic introduction in a full page of reading matter printed in a Calgary paper:



Men who are posted say We're the best Clothing in town. Ask any of the good dressers you meet anywhere. You'll find that they always favor this store. Any particularly nice thing you want to wear you'll be apt to find it here. It will be right, too. If it's a Suit, there will be just the right number of buttons, on the Coat—just the right roll to the lapel—Coat the right length—just the correct shape to the Trousers, etc., etc. The price of the Suit will be just right, also. In short this is a just right Clothing House.

COME ON IN OAK HALL CLOTHIERS Right opp. the Chimes. King St. East J. COOMBS, Manager.

FUNERAL OF JACOB BECK. Remains laid at Rest at Preston Beside Those of Wife.

Preston, March 23.—(Special.)—The remains of the late Jacob Beck, father of the Hon. Adam Beck, arrived this morning from Detroit and were interred beside the remains of his wife in the Preston Cemetery, where but two weeks before his sister, the late Mrs. John Clare, had been laid to rest. Four sons and two nephews of the deceased acted as pallbearers, and his son-in-law, the Rev. J. Dickle of Berlin, Germany, conducted the services at the grave. The Preston Progress in reviewing his life's history, says:

"With that keen business sagacity which was characteristic of the man Mr. Beck utilized the power of harnessing its swift flowing waters so that it would furnish power for a saw mill which he erected on the site where the wood barn of the Pattinson mills now stands. It is rather a remarkable and an unique fact that a half a century later his son, the Hon. Adam Beck, should occupy the position as chairman of the provincial government commission, whose object is to develop and render available for provincial manufacturing purposes, electric power generated by the greatest water power in the world, Niagara Falls, and that another Prestonian, George Pattinson, M.L.A., should be associated with him on that commission."

TO CURE A COLD IN ONE DAY. Take Laxative Broom Quinine Tablets. Druggists refund money if fails to cure. E. W. Grove's signature is on each box.

OCCIDENT CHAPTER ENTERTAIN Theatre Performance Followed by Dance in Temple.

Members of Occident Chapter No. 77, G. R. C., gave their lady friends a splendid time last evening. To the number of 600 they all enjoyed the performance at Shea's Theatre. The several lady performers were each presented with a bouquet. Afterward in party adjourned to the Temple Building where refreshments were served and a dancing program gone thru to music provided by the chapter orchestra. The arrangements were complete in every detail and reflected credit on the officers of the chapter, namely: Ex. Comp. H. C. Brennan, Ex. Comp. W. E. Stoneham, Ex. Comp. E. J. Repath, R. Ex. Comp. Geo. K. Clemens, 515 Queen-street West; Comp. Robert Falconer, Comp. W. J. Ball, Comp. Joseph P. Cannon, Comp. Thomas Prince, Comp. George Montgomery, Ex. Comp. Fred Price, Comp. John Brown, Comp. H. S. Garratt, Comp. T. O. Parloe, Comp. Charles Burill, Comp. I. Stuckwood, Comp. M. E. Thomas, Comp. John Castor, Comp. E. E. White, Comp. W. H. Miles, Ex. Comp. W. Dalton.

THE CARE OF CHILDREN. Nowadays wise mothers do not dose their children with harsh, gripping castor oil or purgatives, nor do they give them poisonous opiates in the form of so-called "candy" medicines. Baby's Own Tablets take the place of these harsh and dangerous medicines. Government analyst that the Tablets are absolutely safe. Baby's Own Tablets cure indigestion, constipation, colic, teething troubles, diarrhoea, simple fevers, and other little ills of childhood. An occasional dose will keep children well. Mrs. R. E. Long, Peachland, B. C., says: "I have found Baby's Own Tablets unsurpassed for teething troubles, breaking up colds, reducing fevers, and other little ills, and they make a child sleep naturally. I now always keep them in the house." Ask for the Tablets at your druggist or you can get them by mail from The Dr. Williams' Medicine Co., Brockville, Ont., at 25 cents a box.

are not permissible under the law; but that he can do nothing about it. That is a matter for the policyholders to tell us; and yet probably not one policyholder in a thousand knows anything about it. Now Mr. Blackadar gives us an account of the "writing off" and "writing down" and "writing up" of the securities held by one of the insurance companies which seems to have been almost a confining to him as it is to the rest of the community. Now if the policyholders are to be protected properly, Mr. Blackadar, or somebody, ought to be able to come before us and give an authoritative statement as to what this all means—whether it was justifiable or not to the last detail—whether the securities would have been so regarded by an independent and informed party.

HARPELL REPLIES TO HOME LIFE. Editor World: Those who are interested in and are to be benefited by a thorough examination into the affairs of Canadian life insurance, should do all in their power to protect the insurance commission against the attacks calculated to discredit the excellent work they are doing. For this purpose I hope you will be good enough to allow me to reply to the letter of J. K. McCutcheon, managing director of the Home Life Insurance Company.

This gentleman claims that it is "most unfair" to extract startling facts regarding the management of the company from the government officials and to allow it to get into the press without giving something more, which would lead the public to believe that his company is being managed much better now. But evidently the insurance commissioners prefer to wait until they have had an opportunity of satisfying themselves on this point before taking such a course.

The manager of the Home Life does not seem to be so particular about his own statements. He says "it is quite true that the management of 1904 (which is not the management of the company to-day)." When at the same time he must know that one of the vice-presidents of his company to-day held the same position and at the same time was president of one of the subsidiary companies of the Home Life in 1904.

He claims that the information given before the commission was ancient history; whereas, as a matter of fact, it pertains to the affairs of his company, which were reported to the government report. It can hardly be regarded as ancient, if it should have been included in the last official report that has come from the insurance department. I say "should have been included" because, it seems to me, if the inspector had reported some of the correspondence and criticisms he is now giving to the commission in the blue book for one year, he would not have had to repeat it. But such a course, or any other for the same purpose, is simply out of the question, where an official allows his responsibility to be as lightly upon him as did the insurance inspector.

Mr. McCutcheon seems to feel that if he can leave the impression that such information is ancient history he will have proved his point that it should not have been investigated. He seems to be entirely unmindful of the fact that many of our policyholders are holders in the Home Life, when these irregularities were going on, still hold the same policies, and that the settlements of these policies will bear all the ill-effects of any mismanagement that occurred during the time that he held his office.

Landmark to Disappear. Two old landmarks of the city in the shape of cottages at 88 and 90 Terrace-street will be pulled down to make way for a large wood-giving and carpenter's supplies factory to be erected by Sexton & Co. The house No. 90 was the birthplace of the present assessment commissioner, J. C. Forman, in whose family the property was held for nearly three-quarters of a century.

WAS PELLATT'S KNIGHT TIME? Editor World: Did Sir Hy. Pellatt make those loans from the Manufacturers' Life Company in the day of his "knight-time"? G. A. C.

JUDGE HAMILTON AT OTTAWA? Judge Hamilton lets it be understood that he was ready to make good his case anywhere and before any authority.

NOT MERE NEWSPAPER TALK. Editor World: More rapidly than any one on the outside dreamed of the course of the World in forcing the great question of insurance upon public attention is being entirely justified.

Thousands who at first looked upon your campaign as mere newspaper talk, now admire and applaud your course. That the World has rendered a great public service is upon all sides conceded, and the disclosures before the eyes of the great mass of the people who have slept on feeling secure in the soundness of the insurance institutions of this country.

Almost the first prick below the surface discloses a dirty mess. And what is yet to come? In the name of heaven let us know how far the insurance managers and directors have deviated from the path of rectitude, how far they have gone in their scheming and manipulation of the trust funds so confidently placed in their hands by the policyholders of Canada.

Amazing Trunk Revelations!

It is to your interest that you should not miss this great Trunk Sale. If you are likely to want a trunk within the next three months it will pay you to buy to-day. The prices and qualities speak for themselves.

- STEEL BOUND 36-inch Trunk, strong brass lock, compartment tray, hardwood slats. 2-65
STEEL BOUND 36-inch Trunk, brass mounted, brass lock, compartment tray, two outside straps. 3-90
STEEL BOUND 36-inch Trunk, brass mounted, Eagle lock, 2 special keys, 2 trays, 2 strong outside straps. 5-45
LEATHER BOUND 36-inch Trunk, Eagle lock, brass mounted, 2 special keys, 2 trays, 2 heavy outside straps. 7-00

This great sale of Trunks grows in popularity every day. EAST & COMPANY LIMITED. THE NOTED TRUNK MAKERS. 300 YONGE STREET. Main 1178 Phone or mail orders promptly attended to.

Mystic Shriners---Attention

There are only about three hundred copies of last SUNDAY'S WORLD, containing the handsome picture of

RAMESES TEMPLE OFFICERS

still on hand. Nobles who require copies should apply at once, as when the edition is exhausted no more can be obtained.

but Mr. Junkin, willingly or unwillingly, has allowed himself to become the outspaw of stronger men on the directorate who have had access to the treasury funds for their own speculative purposes.

Where was ever greater juggling with funds than by this company in connection with the buying of the shares thru its vice-president. How gratified I am that the true conditions have been brought to light before entrusting my money to the management of the concern.

The insuring public is aroused now, and the harder you hit the quicker will confidence return. Keep up your good work. Act strongly and fearlessly to the end, and thousands of duped policyholders will be grateful to you. Wm. Galbraith. Toronto, March 23.

STERLING BANK'S MANAGER. F. W. Broughall Has Had Envious Career in Financial World.

The appointment of F. W. Broughall, a son of Rev. E. J. Broughall, rector of St. Stephen's Church as general manager of the new Sterling Bank, is regarded with satisfaction, and by the younger members of the banking fraternity, especially. Not that Mr. Broughall is a green hand in the business, for he has been connected with the Dominion Bank for upwards of twenty years, but because he is looked upon as a man who has not attained middle age.

CONFEDERATION LIFE ASSOCIATION HEAD OFFICE TORONTO. WILL COMPLETE FORTIFICATION Dominion Government Undertakes Defensive Work at Halifax.

Halifax, March 23.—(Globe Special.)—The Dominion Government has assumed the responsibility of completing the fortifications which are in course of construction for the defence of Halifax.

Want Special Grand Stand Attractions for May 24th. Must be of a moral nature. Apply to Secretary H. J. GOULD, Uxbridge. Rev. George Walker, L.O.L., No. 791.

TENDERS WANTED for Band of 15 Men for July 12th, 1906. ROBERT MARTIN, Secretary. University Crescent.

WALL PAPERS. Newest designs in English and Foreign Lines. ELLIOTT & SON, LIMITED, Importers, 40 King St. West, TORONTO.

W. H. STONE UNDERTAKER 32 Carlton St. Telephone 8775.

Retiring from Business PREMISES SOLD small stock of General Dry Goods in good condition FOR SALE ready for shipment. Inspection invited. No reasonable offer refused. Must be sold at once. 550 Bloor St. W., Toronto.

ABSOLUTE SECURITY. Genuine Carter's Little Liver Pills. Must Bear Signature of Scott's Emulsion. See Fac-Simile Wrapper Below. Very small and so easy to take as sugar. CARTER'S LIVER PILLS. FOR HEADACHE. FOR DIZZINESS. FOR BILIOUSNESS. FOR TORPID LIVER. FOR CONSTIPATION. FOR SALLOW SKIN. FOR THE COMPLEXION. CURE SICK HEADACHE.

"IWANTA" FLAVORING POWDER NON-ALCOHOLIC

CERTIFICATE OF PURITY. "I hereby certify that I have analyzed a sample of the 'Iwanta' Flavoring Powder and find no trace of any impurities in the ingredients entering into its composition. It is pure, highly concentrated, and is less likely to lose its aroma than the flavors made with alcoholic base." Dr. A. R. FRYE, Dominion Analyst.

Iwanta Flavoring Powder is Put up in the Following Variety of Flavors Lemon, Vanilla, Strawberry, Orange, Wintergreen, Peppermint, Peach, Almond, Pineapple, Rose, Chocolate, Cherry, Cinnamon, Cloves, Raspberry, Nutmeg, Ginger, White Rose, Allspice, Celery.

The Iwanta Mfg. Co., Toronto, Ontario: Dear Sir—Mrs. Fott's has been using "Iwanta" Non-Alcoholic Flavoring Powder with very satisfactory results and can highly recommend them, especially on account of the fact of their being a Non-Alcoholic preparation. REV. JOHN FOTTS, D.D., Toronto, Ont.

MANUFACTURED BY THE IWANTA MANUFACTURING CO., HAMILTON, CANADA.

AMUSEMENTS. SHEA'S THEATRE

The Dainty Prima Donna. LOUIE GUNNING Sweet Singer of Scotch Songs. SHEAN AND WARREN In "Quo Vadis Upside Down." WOPPERT TRIO Sensational European Acrobats. FETCHING BROS. Presenting "Musical Flower Garden." EDDIE LEONARD Assisted by THE SHARP BROS. SMITH AND CAMPBELL The Men of Quality. JENNIE FARRON The Singing Comedienne. THE KINETOGRAPH All New Pictures. SPECIAL EXTRA ATTRACTION LEON MORRIS' PONIES Best Trained Animals on the Stage.

PRINCESS MATINEE TO-DAY DUSTIN FARNUM IN THE VIRGINIAN 3 NIGHTS AND SATURDAY MAT. MCH. 29-30-31

ELEANOR ROBSON LIEBLER & CO., Managers. THURSDAY AND FRIDAY EVGS. SUSAN IN SEARCH OF A HUSBAND SATURDAY MAT. AND EVG. THE GIRL WHO HAS EVERYTHING

GRAND MAJESTIC C TWICE TO-DAY THE 4 SHADOWS OF A MORTON'S OF A Breaking Into Society GREAT CITY NEXT WEEK Frank Deshon NEXT WEEK THE OFFICE BOY Why Girls Leave Home

STAR MATINEE EVERY DAY ALL THIS WEEK THE KENTUCKY BELLES Next Week—"MERRY MAKERS."

AUTOMOBILE SHOW GRAND OPENING NEXT SATURDAY AFTERNOON, Granite Rink, 518 CHURCH STREET. Admission - - 25 Cents

North Ontario County Fair Want Special Grand Stand Attractions for May 24th. Must be of a moral nature. Apply to Secretary H. J. GOULD, Uxbridge. Rev. George Walker, L.O.L., No. 791.

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Easter Stick Pins. An additional Stick Pin is a gift no man could fail to appreciate. Diamond Hall has Easter pins that are especially attractive value at \$1.50 each. One is a solid gold Calla Lily with baroque pearl centre. Another is a Pearl Cross. Ryrie Bros. LIMITED 134-136 YONGE ST.

Pianos to Rent. Satisfaction when you arrange for the rental of a piano here. Terms easy. Ve Olde Firm of HEINTZMAN & CO. 115-117 King St. W., Toronto.

SAMUEL MAY & CO. BILLIARD TABLE MANUFACTURERS Established Forty Years. 102 & 104, ADELAIDE ST. W., TORONTO.

DRAPES, CURTAINS, BLOUSES, DRESSES, and gent's goods, beautifully dyed, cleaned or steam cleaned at Stockwell, Henderson & Co., 108 West King-street, Toronto. They dye a beautiful black for mourning—fast color—won't fade. Phone and a wagon will call for order. Express paid one way on goods from a distance.

HEWITT HOUSE, CORNER QUEEN and Spadina, Toronto. dollar-a-day per day. GEORGE HEWITT, Proprietor.

JAKEVINE HOTEL, WINCHESTER and Parliament streets—European plan; cuisine Franchise, Roumages, Proprietor.

LENNOX HOTEL, 881 YONGE STREET. Young-street cars. Rate, \$1.50.

SHERBOURNE HOUSE—UP-TO-DATE service. Dollar up. Parliament and Belt Line cars. J. A. Devaney.

ROQUOIS HOTEL, TORONTO, CANADA. Centrally situated, corner King and York-streets, steam-heated; electric light; elevator. Rooms with bath and en suite. Rates, \$2 and \$2.50 per day. G. A. Graham.

HOTEL GLADSTONE—QUEEN-ST. and George-street. Parlours, electric service. Dollar up. Parliament and Belt Line cars. J. A. Devaney.

DOMINION HOTEL, QUEEN-STREET east, Toronto; rates, one dollar up. W. J. Davidson, Proprietor.

IRISH HOUSE, TORONTO, QUEEN and York-streets, steam-heated; electric light; elevator. Rooms with bath and en suite. Rates, \$2 and \$2.50 per day. G. A. Graham.

DAILY HOUSE—FRONT and SIMCOE streets, Toronto; rate one-fifty per day. W. B. Membery.

OSWALD HOTEL, 1440 YONGE ST., terminal of the Metropolitan Railway. Rates, \$1.50 up. Special rates for winter. G. B. Leslie, Manager.