

INSURANCE SCHEME NOT BEING APPROVED

Ald. Richter's Municipal Idea
Does Not Appeal Very
Strongly.

The suggestion of Ald. Richter that the council take up the matter of municipal fire insurance is not meeting with as great favor as was expected. In fact, in some quarters it is being decidedly opposed.

The claim is made that the city is not in a position to enter into such an enterprise at this stage, as it would become unwieldy and would likely be unprofitable.

There are two principles of fire insurance that must be considered, said a prominent citizen this afternoon. "One is the moral hazard and the other is the distribution of loss."

"In all insurance companies the moral hazard counts for a great deal, and is counting for more all the time."

How It Might Act.

"By that, the character of the man and the risk count for much. If the city went into the insurance business little account could be paid to the moral hazard, as every citizen would have the same right to insure as any other."

It is a well-known fact of insurance that no company will carry all they have in one section of a town or city. Some of the companies refuse to take certain risks in certain localities, and the insurance is distributed in small lots in many companies.

"What I mean to get at is this—that these two factors would make municipal fire insurance in this city a very risky undertaking at this time. In fact, I doubt that in many years will such a system be evolved."

CEMENT CONVENTION WILL BE HUMMER

Mr. A. M. Hunt Returns From
Toronto, Where He Attended
Meeting of Promoters.

Mr. A. M. Hunt returned yesterday from a meeting of those interested in the coming cement convention, held in the office of the Trusts, Concrete and Steel Company, of Toronto.

Among those present at the meeting were the president, Mr. Peter Gillespie; Vice-President G. Kahn; sales manager of the company, J. G. Murphy; president of the Excelsior Construction and Paving Company, Mr. G. H. Thompson; president of the Canadian Art Stone Company, Mr. A. E. Uren, editor of the Cement and Construction Review, and R. E. W. Hagarty, secretary of the association.

A good deal of enthusiasm was evinced over the prospects of the coming convention.

The question of advertising was discussed at some length, the matter being finally left in the hands of Mr. A. M. Hunt.

The advisability of sending someone to Chicago to the Cement Show, to be held in the Coliseum at Chicago next week, to boom the local show there, and to secure exhibitors, was freely discussed.

Mr. Hunt was unable to do so, but as he was unable to do so, it was decided to send a Toronto man.

It was decided also to send invitations to town and township councils throughout Ontario, asking them to send delegates to the convention, on account of their being particularly interested in cement construction work.

Mr. Hunt has already begun to arrange the details of hotel accommodation, and word was received today from the railways that the usual convention terms of single fare, provided there is an attendance of 300 delegates, would be accorded.

Though the notices were only sent out Wednesday night, there have already been a number of applications for space, and it is little doubt of the rink being filled, especially as a large number of Toronto firms expressed their intention of exhibiting.

WILL CELEBRATE ST. GEORGE'S DAY

Society Met Last Night and Decided
the Matter.

The regular meeting of St. George's Society, held Thursday, was largely attended, and at the conclusion of the business a discussion took place regarding the celebration of the anniversary of the society on St. George's Day, April 23. It was decided to have a fitting celebration, and Brothers Widdicombe, Nutkins, J. B. Cox, Cadwallader, and Butler, were appointed a committee to make the arrangements.

During the discussion, Mr. S. L. Pearce, of St. John, N. B., was received into the order.

NO EARLY ACTION BY DOMINION ALLIANCE

Delegation That Went to Ottawa Consulting With Executive at Toronto.

The local representatives of the Lord's Day Alliance who went to Ottawa to oppose the granting of a Dominion charter to the London and Lake Erie Transportation Company are in Toronto, presumably interviewing the executive of the alliance as to the next move.

Local members of the alliance do not know what action will be taken. They are merely standing still, waiting instructions from headquarters. However it was hinted that no action would be taken against Sunday cars for some time at least.

DIED IN THE STREET.

Quebec, Feb. 18.—Mrs. Lannen, wife of Mr. Walter T. Lannen, of the Lieutenant-Governor's office, died suddenly on the street last night. Mrs. Lannen was returning home after visiting friends, when Mrs. Lannen, who appeared to be in her usual good health, without a moment's warning fell to the ground and breathed her last before any assistance could be rendered.

The Fight Is On

Every moment of your life, when you are at home or abroad, awake or asleep—

Between the poison germs that are in air, food and water, — everywhere in fact, — and the billions of your invisible friends, the little soldier-corpses in your blood.

If these little soldiers are kept strong and healthy by taking Hood's Sarsaparilla, you need have no fear of disease. Begin using it as often as you are at all under the weather, or have trouble of the blood, stomach, liver or kidneys. Get it of your druggist.

NO TAX ON PERSONS WHO INSURE OUTSIDE

Banking Committee of Senate
Throw Out a Clause of
Insurance Bill.

Ottawa, Feb. 18.—The banking committee of the Senate this morning resumed consideration of the contentious clauses of the insurance bill, and came to an important decision on a disputed point, deciding to throw out the clause requiring a tax on persons who go out of Canada for insurance.

After discussing section 139, which provides that a firm can go out of Canada for fire insurance by paying 15 per cent on the premiums, Senator Dandurand stated that evidence taken and discussion in committee had shown that there were several questions of principle involved in this clause. He had summarized them and wished the committee to pass upon them. The first was: "Shall citizens and firms of Canada be allowed to freely insure in unlicensed foreign companies?" This question was answered in the affirmative by the committee.

The next question was: "Shall all unlicensed fire insurance companies be prohibited from having representatives in Canada for the purpose of collecting insurance and from soliciting in Canada directly or indirectly?" This question was answered in the affirmative by the committee.

The third question was: "Shall the person or firm who go out of Canada be taxed to a certain extent to help maintain the insurance department?" Mr. Fitzgerald, superintendent of insurance, wanted this. However, the committee, by a very large majority, decided that there should be no tax for going outside for insurance.

The fourth question was: "Shall the insured who goes outside Canada be obliged to send annual returns as to the amount of insurance placed?" This was answered in the affirmative by a large majority.

Senator Cox then asked the committee to say whether or not the return should also show the amount of premium paid for outside insurance. This was declared against.

Senator Beque said that a strong case had been made out to exempt inland marine insurance from the operation of the act, and he offered a motion to that effect. This was carried.

DIES IN DEPOT

Tramp Expires of Exposure in G. T. R. Station at Belleville.

Belleville, Feb. 18.—A tramp died suddenly in the waiting-room of the G. T. R. station here early this morning. The man who had been arrested for intoxication, was discharged by the police magistrate yesterday. He gave his name as A. C. Harris, and said he was a furniture polisher by trade. He was about 35 years of age. Exposure and alcoholism are given as the cause of death. No inquest will be held.

A MISSIONARY'S DEATH

The Rev. R. Emberson, of Methodist Church, Passed Away in Toronto.

Toronto, Feb. 18.—Rev. Robert Emberson, for the past ten years a missionary of the Methodist Church in Japan, died about 11 o'clock last night at the Toronto Orthopedic Hospital.

Rev. Mr. Emberson had been an inmate of the hospital since his return to Canada three weeks ago, having been the first to hope was held out for recovery. The funeral will take place to Bensford, near Peterboro.

After receiving his education in Albert College, Belleville, and in Victoria College, Toronto, he went to the mission field in Japan. Before sailing he married a Miss Harris, of Sarnia. They have been in the work some eight or nine years.

He had been blessed with good health and vitality, but when it became evident that the illness which seized him was likely to prove serious, the medical treatment available at his station proving insufficient to effect a cure, he went to Tokyo for advice about October. He was told that his trouble was cancer of the liver, but was unable to arrange to start home till January. The mission council sent word that he was not in a condition to travel alone, so the mission board directed that an escort be provided. Dr. Norman accompanied him to Toronto, and then returned to Japan. Besides his widow two children survive.

A FAIRY TALE.

Montreal, Feb. 18.—Albertine Clermont, a 14-year-old domestic in the household of a resident of this city, was bound and gagged yesterday, when her mistress returned home, and when released told a thrilling story of a burglar who tied her up and took \$1,000 from a drawer and of a story which did not seem to hold very well, and finally the police were called in, and the young girl admitted it was a fairy tale. She had done the binding and gagging herself to cover up her own pilfering.

AMERICAN SCHEDULES.

Chicago, Feb. 18.—There will be no change in the American League schedule, said B. E. Johnson, president of the American League today.

The schedule, as adopted and announced after our meeting, will be played unless any objections made by the National League or any club owner in that organization.

BACK TO THE U. S.

Toronto, Feb. 18.—Louis Frenberg and Lena Goodman, arrested and charged with deserting a child, were allowed to go on suspended sentence this morning after giving assurance they would go back to the United States at once. The couple came to Toronto from Montreal a few weeks ago and deserted a 2-month-old infant in a room in the American Hotel, York and Wellington streets. Subsequent to their arrest at Port Huron, where the United States immigration authorities refused to allow them to cross the border. The woman hailed from Boston and the man from St. Louis.

CHATHAM LOSES AGAIN.

Detroit, Mich., Feb. 18.—The Chatham hockey team was again defeated by the D. A. C. team last night on the local rink, by a score of 5 to 2, the same as at Chatham last week.

THE SPANISH CRISIS.

Madrid, Feb. 18.—The friends of former Premier Moret have united in opposition to Premier Canalejas, claiming that he is not the leader of the Liberal party, and insisting that he resign and permit Captain-General Weyler, the former minister of war, to form a cabinet. The premier has refused to retire, declaring that the forthcoming elections will decide the issue.

ELEPHANTS AMUCK

Three Escape From a Circus and Create a Panic.

San Francisco, Feb. 18.—Three elephants owned by a showman broke away from a street parade yesterday afternoon, and for thirty minutes ran amuck. With crowds scampering in pursuit the elephants took to the sidewalks, and many persons had narrow escapes from being trampled.

Swerving into a butcher shop, the big beasts paused long enough to halt wreck the place, then headed for a winery, where they tossed barrels and kegs about. They were finally cornered in a vacant lot.

COOK ADMITS IT

Reveals His Identity to an Old Comrade at Santiago.

Santiago, Chili, Feb. 18.—Dr. Frederick A. Cook today admitted his identity. He visited his old comrade, the Belgian engineer Bysselbergh, and the two were together for some hours.

The two men were members of the Belgian Antarctic expedition of 1897-98, and the engineer recognized Cook when they were fellow-passengers on the steamer from Valdivia. Until now, however, Cook had refused to recognize his former companion.

MANY RUSSIAN MURDERS

So Numerous That Duma Will Not Abolish the Death Penalty.

St. Petersburg, Feb. 18.—The sub-committee on justice of the Duma, to which was referred the opposition measure for the abolition of the death penalty in Russia, has decided to recommend the bill unfavorably, first because it is outside the competence of parliament, and second, because the commission is not in a position to make a report at present is considered questionable.

In its report the committee draws a comparison between the number of executions and murders and robberies attempted since 1904, showing as against ten executions in 1905, 144 in 1906, 1,139 in 1907, and 825 in 1908; 329 persons were killed and wounded in 1905, and 4,001 in 1906; in 1907, the killed alone number 2,091, and in 1908, 1,359.

Of the crimes in 1907 and 1908, 1,170 and 1,424, respectively, were murders of private individuals, have no political or revolutionary bearing, and were usually for purposes of robbery. Official figures for 1909 are not yet available, but newspaper reports show a great falling off in crimes and executions.

The objects of the bill, according to the sub-committee, are to restore the reputation of the normal criminal code in regions now administered under martial law, and its minor forms of extraordinary administration and security, and the committee recommends that this be done immediately in all districts where order has been restored.

THE TRADE RETURNS

Big Increase in Customs Revenues During Fiscal Years.

Ottawa, Feb. 18.—Canada's trade for January totaled \$51,590,992, an increase of \$12,322,627, or nearly 20 per cent over the corresponding month of last year, and constituting a record for the month. For the first ten months of the present year the total trade has been \$563,856,750, an increase of \$55,610,931, or about 20 per cent.

The imports last month totaled \$30,255,622, an increase of \$7,150,255 over January, 1909. Exports of domestic products totaled \$20,255,406, an increase of \$4,871,084. For the ten months of the present year the total trade has been \$563,856,750, an increase of \$55,610,931, or about 20 per cent.

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OGUS PINCES VISIT ARSHIPS

Lavishly Entertained by Officers of Dreadnought.

London, Feb. 18.—The details have just leaked out of a hoax played on the officers of the warship Dreadnought by five young men and a girl, all of high social position, one of them belonging to a noble family. A well-known firm of theatrical costumers was engaged to furnish four of the conspirators with costumes and make-up of Abyssinian princes, the girl being one of them. The other two men were rigged up as an attaché and an interpreter. No expense was spared. The details of the costumes were correct to the minutest degree. Gold chains, ornaments and real jewels of great value were worn. The triumph of the make-up was the thickened lips of the "princes" after days of careful rehearsal, and when they felt that no possible flaw had been overlooked, the leader of the conspiracy last Monday sent a telegram to the commander-in-chief of the home fleet at Portland, saying:—"Prince Makalin and suite will arrive at Weymouth at 4:30. Kindly make all arrangements for their reception."

The telegram was received and was ostensibly signed by a high official of the admiralty. Travelling in a special sulcon carriage, the party reached Weymouth at 4:30. The party was met by the Dreadnought, lying off Portland. They were received on board with all honors, flags flying and martial music. The party was then taken to the Dreadnought, lying off Portland. They were received on board with all honors, flags flying and martial music. The party was then taken to the Dreadnought, lying off Portland.

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