

MOOSOMIN CITIZENS
HONOR CHIEF JUSTICE

(Continued from page 2.)

Chancellorship of the new University of Saskatchewan, and trust that as its first chancellor you will be long spared to see its development as a strong centre of educational power in this new province.

But while we rejoice with you at the honors which have been conferred upon you, we regret exceedingly to say "good-bye." For long years you have shared with many of us our joys and sorrows, and we too have sympathized with you in the time of your great sorrow, and we grieve that we have reached at last "the parting of the ways."

We shall miss your kindly presence and wise counsel from our midst, but we shall remember you with affection and deep regard, and shall follow you with all good wishes, praying that the blessings of Almighty God may rest upon you and yours in the new sphere of honor and usefulness to which you are called.

Signed on behalf of the citizens of Moosomin:

R. D. McNaughton, Chairman.
O. Neff, Mayor.

The Reply

After receiving the address, Chief Justice Wetmore replied as follows: Mr. chairman, Mr. mayor, ladies and gentlemen, I am very much obliged to you for the address which you have just presented to me. "I am very much obliged to you for the kind manner in which you have spoken of me therein, the very many complimentary and flattering remarks which you have made, and the wishes expressed therein for my future welfare. I am afraid, however, that some of the flattering remarks and compliments which you have paid me are more than I deserve, and at some of them I almost feel embarrassed. But when I look about this hall and see the stalwart men who have been instrumental through their business ability and energy in making this town and district what it is, when I notice the presence of their ladies, who have been gracious enough to be present on this occasion, I feel it is a moment at which I ought to be proud and thankful, and I assure you that I do feel so on this occasion."

You have referred in your address to the manner in which I have administered the laws of our country, and have expressed the regard you have for me on account of this. I may say that I stand here tonight as one of the last remaining judges of those first appointed to the Territories. Of these, two have passed away into the great Beyond and two have retired from public life, while I remain here to be made the Chief Justice of our new province. Your kind expressions come with especial emphasis and force to me, coming as they do from the people among whom I have passed the twenty years of official life, for it seems to me that you have been more in touch with me than others, and are in a position to judge that I have filled the position as it ought to have been filled, or ought not. And I trust that I have merited those expressions; I don't want to claim for myself infallibility, and I don't wish to say for one moment that I have not been guilty of errors, or made mistakes; I don't care what position a man holds or what his ability, he is bound to make mistakes at one time or other, and mistakes I have made, I know. Some of these have been corrected by the superior tribunal which is over

me; and some of them, I am afraid, have never been discovered. But whether that is so or not, I feel that I have endeavored at all times to perform my duties impartially. I have endeavored to perform my duties without fear on the one hand or favor on the other, and if mistakes have been made they have been mistakes of judgment, not because I wished to favor the party the creed or the color.

I thank you also gentlemen, for the congratulations you extend to me on my appointment as Chief Justice. I may say that I have been so busy since the 14th of September answering congratulations of that sort either from friends by letter, or that has been extended to me in public, that it has become embarrassing. Nevertheless it does not in the slightest degree take away from your kindness on this occasion and I thank you most sincerely for it.

You have also extended to me your congratulations for the appointment as chancellor of the new University of Saskatchewan. You will see that when I am becoming grey-headed, the honors seem to be tumbling upon my head pretty fast. Well, I am taking this position with some confidence, but I can explain my reasons for this better to the heads of the university. I can do no more, however, on this occasion, than to thank you for your congratulations, and I do so most heartily. I hope that the university may achieve all that we would hope for it, and that has been wished for in the address with which I have just been presented.

Regret has been expressed that I am leaving you, and am about to take up my residence elsewhere; and, ladies and gentlemen, you cannot feel more than I do. I have seen this place grow from a little village—for that is all it was when I came—to a good substantial town with well established business interests. I recollect that when I came here twenty years ago, I could stand in the yard of my own place and look over to the north and see nothing but two or three scattered houses, or perhaps a green field of wheat, or if it might be in the fall a few stacks of ripe wheat. And what do we see now? Almost as far as the eye can see, we observe an unbroken area of wheat fields, dotted with the dwellings of prosperous farmers.

While I feel regret at having to leave you, there is some consolation, for I shall have occasion to come back here once in a while, for sittings of the supreme court will be held here twice a year, and each of the five judges will take it in rotation; and I shall have other occasions to come back to you. And I may say that the day will come when I will come here once and for ever. For when the last great summons comes my body will come here to be laid beside she who was in her lifetime my comforter, advisor and guide.

I look forward to a great future for this town. It may not grow or have as large a prosperity as Regina or other of our rising towns, and cities, but I am sure that if the business integrity and energy that has heretofore characterized this portion of the country continues in the future, Saskatchewan will have every reason to be proud of her gateway town.

I thank you ladies and gentlemen, that you have been present to honor this occasion. You have wished me God speed and good success in the future. I wish you all God speed and good success in whatever you may do. Rev. C. Williams, Dr. Ellis, M.P.P. and E. L. Elwood spoke briefly.

CRITERION OF INSURANCE
MEN IS GOLDEN RULELife Underwriters Meet Together at
First Annual Function--A Vigorous
Young Organization--The
Speeches and Members

What will go down in the annals of life insurance in this province as an historic event, took place in the King's Hotel, on the eve of Thanksgiving, 30th ult., when the life underwriters of Saskatchewan met together round the festive board for the first time since the inception of their organization less than a year ago. The function has done a great deal in harmonizing the life insurance interests and in showing the bond of unity which has been affected through this young organization. Those in attendance as the guests of the insurance men were: Hon. J. A. Calder, Mayor Smith, Police Magistrate Wm. Tranter, Dr. Shaw and Dr. Coles.

The Chair

After the menu which was served in inimitable "King's taste," the chair was taken by the President of the Underwriters' Association, C. C. Knight, who proved to be an excellent toast master and a fluent speaker for he responded to a very important toast. A letter was received from Premier Scott regretting his absence.

The secretary of the association, J. W. Mowbray, proposed the toast "The Life Underwriters' Association movement, associated with the name of the president."

High Ideals

On rising to respond to the toast

standard for insurance men. The Toronto convention emphasized the fact that a successful insurance man must be a man of principle. It has been demonstrated to the public of Canada that there is perhaps no other line of business on the continent that could go through the scrutiny which characterized the life insurance investigation, and come out of the ordeal unscathed. Notwithstanding that the public mind was, at one stage, unsettled as to the outcome of the investigation, confidence has been restored and the inquiry will have a beneficial influence in harmonizing the insurance interests. The object is to make the Saskatchewan Association the best it can be made. There will be a constant reaching up to higher ideals, and they are going to win. After a poetic reference to the keynote of their campaign, President Knight took his seat amid loud applause.

Our Guests

In proposing this toast the chairman said that he should make the toast read, "our guest and friends." He would associate with him the name of Hon. J. A. Calder, his Worship, Mayor Smith and Mr. Wm. Tranter. Mr. Calder said that it was with a good deal of interposition that he consented to meet the insurance men in a mass, for to meet them single handed he had enough. (Laughter.) It was only a few days previous that he knew of this organization, but this only goes to show the growth of the province in these progressive times. There is no doubt in his mind that the economic conditions demand organization. There was a time when the insurance interests were scrapping among themselves, but it is easily seen that that time has gone by. There is no doubt that the insurance business is on sound basis. Men in all avocations recognize that life insurance is a necessary investment. Mr. Calder regretted the absence of Premier Scott, however, he could assure the insurance interests that matters affecting them, their representations would be met in a sympathetic manner. Every safeguard must, however, be given to the public, who are equally interested in the insurance laws. The trouble in the United States was not brought about by the action of the agents in the field work. The men in the most responsible positions were to blame. He hoped that the new Canadian laws would obviate anything like this in the Dominion of Canada. (Applause.) The hon. gentleman stated that he had a little business with insurance men last year in the way of a new tax law, but he could say now, as he said before, that it is found that the measure works an injustice, it will be amended. The government does not want to embarrass any business interests in the country. Personally he was very glad to have an opportunity to be present for he had noted a great deal of information which he hoped to put to good future use. The president had taken a firm stand with regard to the aims of the organization, and he wished the association abundant prosperity.

His Worship, the Mayor addressing the gathering said that he has a warm place in his heart for insurance men. He recited the influences which caused him to take out his first policy and he always kept the premiums paid. He believed that every young man should invest in life insurance. He was present on that occasion, because he was mayor of Regina and he wanted to say that it lies with the citizens whether he will occupy that position next year, but he would promise "as much as Mr. Calder had, and say that if he is mayor again he will make it as pleasant as possible for the men in the life insurance business. He thought it was his duty to say something about Regina for there were present several representative business men from other places. He had heard so much during the past year about our improvements that it is beginning to make him feel "chesty," for he cannot but take pride in the city which he has seen grow up from a mere hamlet. His worship then referred to the fine hotels, the new public buildings, the schools, churches, the many miles of granolithic walks and five miles of paved streets.

Mr. Tranter was the next speaker and he broke new ground by advocating that representations should be made to the Dominion government to make life insurance compulsory. He felt sure that after hearing the illuminating facts disclosed with regard to life insurance that if an uninsured man were present he would be only too glad to take up a policy. He personally believed it to be the religious duty of every man to provide for the future by taking out insurance.

The president suggested that as several new members were present they be admitted on that occasion to full membership. This was moved by Mr. Dodd and seconded by Mr. McBride.

Life Insurance Interests
This toast was coupled with the names of W. D. McBride and H. B. Andrews. Mr. McBride said that the insurance men are the most industrious business agents operating today. He dwelt with the insurance figures for the Dominion and showed a wonderful development in their line of business. Estimating the population of Canada at 7,000,000, the total amount of business in force in the country among British, Canadian and American companies will give \$94 per head for each man, woman and child. Besides this these Canadian companies have about ninety

million in foreign funds. One thing deserving of emphasis is the solidity of these insurance interests. They have a surplus of thirteen million dollars in assets above liabilities. They know when they sign a contract it will be paid dollar for dollar. Mr. McBride quoted other figures showing a marvelous growth of business which must mean that the public appreciate life insurance and have confidence as they should have in the companies referred to. Regarding the tax of one per cent on the gross earnings, if that tax were general throughout Canada the amount would be \$256,000, which means that the policy holders would suffer to that extent. With respect to death claims during year nearly eight millions of dollars were paid out. This to many a home has been a great blessing and it means a great deal to the widows and orphans of Canada. Mr. McBride received very warm applause on closing a very able speech.

Mr. Andrews made a pointed speech. Touching on the merits of insurance he said that it should not be as much a matter of investment as a guarantee of provision for the widows and orphans. After the hand of death had been laid on the home it is time when the principles of insurance are appreciated, and the work must be a blessing if well done.

The Enthusiastic Agent

With this toast was associated the names of Mr. McEwan, Dr. Parker, and the vice president of the association, J. H. H. Young. The first speaker referred to the strenuous life of the man on the road, and later for Mr. Calder's benefit that the government should provide for the closing of the country hotel bars at ten o'clock, so that the travelling public may be able to get their rest.

Dr. Parker made a glowing speech on the climate and soil of this country, the privileges of the free home, and the many opportunities presented which other countries cannot offer. Success in the Canadian west is only a case of time.

Vice President Young made clear and logical comments on what the insurance business means to the country. He stated that the proper appreciation does not seem to be shown for the part taken by insurance companies in developing the country. Their loaning departments are active agents for the countries progress and they have in this way added much to the wealth of the province, and the Dominion. One thing deserving of special consideration by the government is the law of insurance relating to beneficiaries. The legislature will find the present law very defective in this respect, but they cannot do better than copy a law similar to that of Ontario. With regard to the facting of the income business of insurance interests he thought that if they were to be taxed at all it should be on the money they take out of the country but not on the gross income, for this hits the policy holder.

The toast to the press was responded to by S. R. Moore of The West, and J. G. Milloy and J. Addison Reid replied for the ladies.

Vocal selections were rendered by Mr. Hays and Jas. McEwan. Professor Laubach's orchestra furnished the music for the occasion.

Those Present
C. C. Knight, Sun Life; J. H. H. Young, Canada Life; S. Chivers-Wilson, National Life; S. J. McLeod, London Life; P. A. Wintermute, Manufacturers Life; G. J. Robertson, Manufacturers Life; F. C. Sinclair, Sun Life; J. G. Milloy, Mutual Life of Canada; F. Spashett, Metropolitan Life; J. W. Kinkor, Metropolitan Life; W. S. Pickup, Continental Life; W. L. Dodd, Continental Life; F. J. Reynolds, Home Life; J. M. Wessel, Imperial Life; A. C. McEwan, Confederation Life; W. D. Cross, North American Life; S. J. McKee, Mutual Life of Canada; H. T. Cross, North American Life; J. Addison Reid, Manufacturers Life; Fred E. Parker, Geo. MacNeil, Jas. C. Pratt, B. G. Jarvis, G. A. Girvin, W. A. Knight, M. W. Lovelace, R. Morrison, G. H. Porteous, J. A. Forrester, Sun Life; J. F. Blackstock, London Life; Phil Francombe, Canada Life.

CANADIAN MAGAZINE

In an article entitled the "Romance of Milling" in the November number of the Canadian Magazine, the supremacy of the Canadian west in the milling industry is strikingly shown, and it is incidentally observed that credit for having the largest flour mills operating under the British flag is claimed by a Canadian concern, the Lake of the Woods Milling Co. The daily output of this great concern is 10,500 barrels. That it represents 47,000 bushels of wheat, which at twenty bushels to the acre represents the product of 2350 acres. But this is for only one day. Take a year of three hundred working days, and we have a representation of 705,000 acres. A Canadian northwest homestead consists of 160 acres, so that the annual output of this milling company would consume the aggregate crop of 4,400 homesteads, even if every acre was cropped with wheat. The average crop of each homestead is perhaps eighty acres, so that the annual output really represents the aggregate crop of 8,800 homesteads.

Ten thousand five hundred barrels a day would make a yearly aggregate of 3,150,000 barrels. One barrel of flour will make 140 two-pound loaves of bread, therefore the annual output of 3,150,000 barrels will make 441,000,000 loaves. Giving the average family ten loaves a week, this output would supply 882,000 families for a whole year. Allowing two loaves a day to every man, it would maintain an army of 10,000 men in fighting form for seventy-three years. An average loaf is about eight inches long. If therefore, the total out

put of these mills was reduced to loaves of bread placed one in front of the other the line would reach twice around the world, with enough left to connect Winnipeg with Liverpool.

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No Father, No Mother, No Home—
Worse Than a Prisoner

GARFIELD BRACEY, BERLIN, ONT. Enclosed please find doctor's certificate and examination papers. Hope you will secure me a place in your Sanatorium. You will notice that my circumstances are a hard one; no father, no mother, no home—worse than a prisoner. Nobody wants me on account of my disease. Hoping you will have the charity and consider my position, and give me a position at once in your Sanatorium, I ever pray.

It is always encouraging to have a letter from friends who kindly contribute. For the convenience of those who have not time to write, the following blank may be used:

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Toronto, or W. J. GAGE, Esq., Chairman Executive Committee, Toronto.

All Subscriptions received will be acknowledged in the Toronto "Globe" and "News." Anyone subscribing one dollar or more becomes a subscriber to the Canadian Outdoor Life for one year.

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FORWARD STEP
IN THE INTERESTS OF
Muskoka Free Hospital for
Consumptives

The National Sanitarium Association of Canada has undertaken to publish a monthly magazine devoted to the Outdoor Treatment of Tuberculosis, and the inculcation of Hygienic Methods of Living for the people generally. The first number was issued in November, 1906.

All profits from this magazine—from subscriptions and advertising—will go to the maintenance of patients at the Muskoka Free Hospital for Consumptives.

Any one contributing one dollar a year, or more, to the funds of the Hospital, will become a subscriber to CANADIAN OUT-DOOR LIFE for one year.

An Orphan, without Home or Means

DR. A. E. HANNA, PERTH: I have a patient here, a young fellow in whom I am greatly interested. He has tuberculosis. He is a poor young fellow, an orphan, out of home, without any means. If we sent him up would you take him in and do the best you can for him? I know how difficult it is to accommodate all who require treatment, but this is a special case.

"DO IT NOW"

Is a business motto of this strenuous age that applies with tremendous force when it is a good act you should do.

"A child's kiss set on thy sighing lips shall make thee glad."

"A sick man helped by thee shall make thee strong."

"Thou shalt be served thyself in every sense of service which thou renderest."

"DO IT NOW"

"I WAS SPECIALLY PLEASED WITH THE ATTENTION PAID TO CONDUCT THE INSTITUTION CAREFULLY AND ECONOMICALLY."—Dr. R. W. Bruce-Smith, Government Inspector Hospitals and Charities.