

Correspondence.

Victoria County Again.

Editor Canada Citizen.

DEAR SIR,—I had hoped that when my last letter appeared in your columns it would draw out an explanatory reply from the Inspector for this county; as no person who honestly endeavored to do his duty, could afford to let the facts stated by me pass unchallenged or unexplained. But, judging from the letter of Mr. Manning in your issue of the 16th inst., he has evidently been asked for an explanation from a higher authority. It would be simply impertinence for an Inspector to say that he should have proceeded only as for a first or second offence before the receipt of the circular of November 14th and it would be a piece of the coolest audacity to say that the instructions contained in that circular have been carried out to the letter since its receipt. Here is a list of cases taken from the published list of convictions in the county paper for the quarters ending September and December 1887, and March 1888. Some of them are the same parties as were referred to in my last, and I only reproduce them for the purpose of showing that the instructions contained in the November circular have not been carried out, the Inspector's statement to Mr. Manning to the contrary, notwithstanding Terence Spellman convicted November 16th and again December 16th, each time of a first offence. Jeremiah Lotomy convicted July 8th, 23rd, August 19th, December 16th, each time of a first offence, and January 4th of a second offence. Ambrose Garlick July 8th, 23rd, August 19th and December 16th, all first offences. Thomas Edwards August 17th, December 21st, both first offences. Hector Campbell November 15th, December 22nd, February 13th, all firsts. John Higgins both July 20th, October 28th, February 7th, all firsts. Harry Thompson November 24th, February 14th, both firsts. William Haslam June 23rd, second offence, September 13th and March 1st, both first offences. Geo. Carr August 11th, December 20th, both firsts. Joseph Daly (what a rare pet Joe must be), June 23rd, August 26th, September 13th, and December 20th, all firsts. Thos. McConnell August 11th, September 13th, Dec. 20th, all firsts. John Maundor June 27th, August 26th, December 20th, all firsts. Is the November circular carried out to the letter here Mr. Inspector?

Our Inspector endeavors to make a little cheap capital out of the Jenkins case, but had he been as ready to take the advice of the large majority of the temperance element as he was to take that of a small minority in the Jenkins case, the result in Victoria would be very different from what it is. I know of what I write, when I say he has repeatedly been asked why he brought so many first offences, and his answers were not that the people did not wish to have the full penalty of the law inflicted. If there were witnesses who would tell the truth, if they expected a penalty of \$50 to be imposed, but who would stain their souls with perjury if they knew their telling the truth would subject the whisky seller to a penalty of \$100 or a few weeks imprisonment, why let them do so. It is one of the Inspector's business. He has only to prove his case, and when a sale has been proven produce the evidence of a former conviction or convictions, and if there are extenuating circumstances connected with any particular case, the convicting justice can then apply his discretionary powers. If the putting a stop to the sale of intoxicating liquors in respectable hotels would make the traffic a wanderer and a vagabond, let it be made a wanderer and a vagabond and be driven into the dark holes and corners of our slums. There at least the law abiding portion of our community will not have their feelings outraged by seeing the law of the land openly violated every day in the week. When the people of Victoria gave such a large majority in favor of the adoption of the Canada Temperance Act, they did so in hopes that the traffic in intoxicating liquors would entirely cease, and had our Inspectors done their duty, I have no hesitation in asserting that the traffic would be now nearly if not entirely stamped out. It would be the recipient of a vast number more complaints than he is, if those who suffer had any hope that the law would be honestly enforced, but they have grown weary of seeing such trifling penalties imposed which the dram seller can so well afford to pay, so long as he stands in no danger of displaying his spotless shirt bosom behind the iron bars of the county goal. In a few more months we will most likely be called upon to

vote the repeal of the Act, and it will very likely carry, from the fact that the people are led to believe it cannot be enforced, and for its failure of enforcement we have none to thank but our Inspectors. Yours, COMMON SENSE. Victoria, March 23th, 1888.

The Scott Act in Victoria.

DEAR SIR,—Having seen an editorial in your paper re the Scott Act in the county of Victoria, I herewith send you detailed particulars of the workings of the Act in that county. I will commence at the town of Lindsay which, previous to the passing of the Scott Act, issued thirteen licenses to hotels. For the past year twelve of the same premises have been selling liquor week day and Sunday, and with no more attempt at concealment than when those premises were licensed. The non selling one short is accounted for by its having been burnt out. Now, Mr. Inspector, if I am wrong come out in public print and name any person now living in the same premises that formerly held license that is not now selling openly and above board. Now, Mr. Editor, this is either pretty hard for the Scott Act, or the Inspector. I wish your readers to also know that this town of Lindsay is honored by having the Inspector, the county Scott Act Police Magistrate, and the town Scott Act Police Magistrate, all as residents. The Lindsay brewery is also in full blast, and every one but the Inspector can see almost any day the brewery wagon in Lindsay and the country, delivering as usual. Next on the list I will take Little Britain, where poor Joseph was summoned for a third offence it got off to \$50. In connection with this fine, what right had temperance people or any one else to condone an offence against the law. Did Joseph promise not to dispense any more drink? If so, the temperance men have got badly left. Now comes Onwecme, three licensed premises and one unlicensed selling liquor previous to the Scott Act, since, the whole four have been trying each to outdo each other. I see by the papers that two weeks ago three of them were summoned for selling liquor, but as the witnesses did not appear the cases were adjourned, and then they came forward acknowledged their guilt and were fined \$50 each. What about Mr. Manning's circular issued November last?

Now, Mr. Manning and Mr. Short give us some explanation about this affair. These persons have been selling continually and every previous conviction was susceptible of proof. What were the circumstances, as Mr. Manning says in his circular, that warranted the magistrates or attorney making it a first offence? Was it the same as aptly expressed by a Lindsay paper, when some parties were summoned there for a third offence—that the poor fellows never imagined the Inspector would be so hard on them as to make a third offence and so changed their cases to a fine? What about Bobaygeon? Three places previously under license and three selling now.

Next comes Kinnmount—two places holding license previously, now three openly selling. Next take Fencelon Falls, where three places were licensed, now the same three are selling as before. In connection with this place I may mention that one person was fined three times as for a first offence at different times last year. Now, take Victoria Road, two places formerly under license, and now two selling. Four miles from there, is a place called Kirkfield, where two premises had license, now both places violate the Act. Now let us move down to Woodville where three places had licenses, now three are selling Scott Act. Last comes Oakwood, where two places were licensed, now only one selling, the other having been converted into a store. Now, Mr. Inspector, will you kindly tell the public how many places in your county that formerly held licenses,—and I want you to name the premises—have either wholly or partially ceased selling liquor? The Act was passed by the people to stop the traffic, not to create a revenue by fines. The aim of the hotel keepers is to make the Act such a farce that the people will repeal it, and they have, I think, succeeded in doing so, for as soon as a repeal vote is taken in this county, it will be carried by a large majority, as it has been nothing but a farce and a humbug, creating ill will and perjury.

Sir John Macdonald, in his speech against Mr. Mills motion in the House of Commons, said that the temperance people were not sufficiently unanimous in their votes to control any party. If he had spoken more plainly, he might have said that they did not have enough Christianity to prefer morality

and decency to party, for if the Scott Act or any prohibition act, is to be a success, it will only be when temperance men vote only for men who are right on this question, and will put out of office all men holding contrary views, from our councillors clear up to the government of the day. Take the vote on the repeal of the Scott Act last session of Parliament, I suppose those men consoled themselves by saying, "Good Lord we have voted against whiskey and Good Devil we have not done you any harm by amending the Scott Act, or compelling any one to carry it out in its present poor shape." The principal amendment required to make the Act a success, is to make the person in possession of the premises the responsible party, and unless this is done it will never be a success.

ANTI HUMBUG

THE SCOTT ACT! STAND BY IT! WHY?

BY J. TALLMAN FITCHER.

1 Because, when adopted, it makes the sale of liquor for drinking illegal. The repeal of the Act means the licensing of an ADMITTED EVIL.

2 Because it decreases crime. Ontario has a population of 1,923,238, of these 1,072,000 are under the Scott Act. The 851,228 people under license in 1886 committed 7,923 crimes, while the 1,072,000 under Scott Act in the same year committed 1,940 crimes. These figures are from Government returns. Look at them again and answer.

3 Because it decreases the amount of liquor consumed. (See inland revenue report ending June 30th, 1887)

Table with 2 columns: Province and Description. Rows include British Columbia, Ontario, Quebec, Manitoba and N.W.T., New Brunswick, Nova Scotia, and Prince Edward Island.

4 Because it decreases drunkenness. Eighteen counties in Ontario under license in 1881 gave commitments for drunkenness 692 while the same counties under Scott Act in 1887 gave commitments for drunkenness 186. A decrease of 506. (See report of Hon. A. S. Hardy, Provincial Secretary.) Study those facts and answer—HOW SHOULD I VOTE?

5 Because, when the vote has been taken, a large majority has endorsed the Act. 102,668 have voted against the Act while 147,226 have voted for it. A majority of 44,658.

6 Because the last Session of the Dominion Parliament sustained the Act by a majority of 107. While 128 members voted to repeal the Act 146 members voted to sustain it.

7 Because the churches in their supreme courts have spoken in favor of the Act.

8 Because the Act is being better enforced than the license law. In Ontario for quarter ending January 31st, 1888, there were 822 convictions for violating the Act, and \$48,945 in fines imposed.

HOW SHOULD I VOTE?

A Joke on a Whisky-seller. Mr. EDWARD GREEN, of Chatham, is suspected of sometimes selling liquor in violation of the Scott Act. We learn from an exchange that some days ago a practical joker called upon Mr. Green and informed him that a charge had been made that liquor was sold on his premises. Mr. Green hastened to the authorities, pleaded guilty on behalf of his barkeeper to the charge, which had not been made, and tendered the amount of the fine. We understand also that the money was accepted along with the plea, and Mr. Green stands convicted on his own information.

Gospel Temperance. Mr. I. T. Mills is holding a very successful series of Gospel Temperance meetings in the Temperance Hall. The meetings are under the management of the Toronto Temperance Reformation Society. Mr. Mills is assisted by a number of prominent local workers, and the Brown Jubilee Singers. A good number are signing the pledge, and much good will be the outcome.

THE ANNUAL MEETING OF THE Temperance & General Life Assurance Company OF NORTH AMERICA.

Was held on Wednesday, 14th March, 1888, at the Head Office of the Company, 22 to 28 King street west. The President, Hon. Geo. W. Ross, in the chair. The Managing-Director read the annual report of the Directors, which was as follows:—

The Directors have great satisfaction in presenting to the Shareholders and Policyholders their annual report for the second year ending the 31st December, 1887, containing a full statement of the affairs of the Company. The number of new applications for Assurance was 1,050, for \$1,770,600; of these \$3, for \$164,500, were declined, had in abeyance or not completed. The number of Policies issued was 967, for \$1,605,000, with an annual premium income of \$38,289 96.

We had anticipated very favorable results on account of the equitable principles upon which the Company is based, but they have exceeded our most sanguine expectations notwithstanding the fact that considerable financial depression existed for a portion of the year. We are pleased to report that the business of the Company exceeded that of any other home company for its second year. This was accomplished in the face of keen competition, and in a year in which the new business of a number of the old and well-established companies was less than that of the previous year. The Directors are much pleased to be able to state that there was only one death claim for \$1,000, and that was caused by an accident. It was paid promptly on receipt of the claim papers. The Company continues to receive a most liberal support from Total Abstinents, as well as from assureds in the general class. Notwithstanding the fact that Total Abstinents, who insure on our various plans, are kept in a separate section, there was a general desire that a table should be prepared for them specially, on the usual premium plan, giving them the advantage of a lower rate of insurance. To meet this desire a new feature was introduced, which is known as the "Total Abstinents' Graded Plan," which seems to meet with general approval.

Your Directors had the valuations of the Company's policies made by the Insurance Department of the Government, and the result is submitted in the statement of assets and liabilities. This was not obligatory, but was the outcome of a desire to present unimpeachable testimony regarding the Company's full obligations to the policyholders, obtained from an independent source. It is with feelings of the deepest regret that we are called upon to report to you the death of Mr. John Harris, one of your first Directors, who always took a lively interest in the affairs of the Company. This vacancy has not been filled, and it will be for you to determine whether it is expedient to do so. All the Directors retire, but are eligible for re-election, according to the Act of Incorporation.

STATEMENT OF RECEIPTS AND DISBURSES: MONTHS FOR 1887.

Financial statement table with columns for Receipts and Disbursements. Includes items like Guarantee Fund, Interest Account, On Premium Account, Total, and various disbursements like Death Claims, On Expenses Account, Commissions on Salaries to Agents, etc.

Losses Decreased Assets (written on of preliminary account as above) 1,000 00. Increase in Cash Balance 2,024 00. Total 212,074 01.

ASSETS. Government Deposit \$50,000 00. Cash in Bank and at Head Office 10,963 79. Bills receivable 7,958. Balance of preliminary expense account 3,790 51. Agents' Ledger Balances in favor of Co. 2,104 51. Unpaid Commissions 1,687 71. Office Furniture and Fixtures 1,144 21. Items in suspense 39 34. Interest due and accrued. Net outstanding and deferred premiums (of no value held in reserve at Government Standard) 6,874 28. Balance of Guarantee Fund subscribed, but not called 40,000 00. Total 123,506 56.

LIABILITIES. Insurance Reserve, as per Certificate of Superintendent of Insurance, at Ottawa, \$22,500 00. Less value of Policies re-insured in other companies 211 94. Total 22,288 06. Head, Mutual Fees etc. due (since paid) 611 00. Premiums paid in advance 60 71. Office—Security to Policy holders 84,667 00. Total 123,506 56.

J. W. ROSS, President. H. CHILARA, Managing Director. J. B. FIDLER, Secretary. We have made a careful audit of the books and accounts of the Temperance and General Life Assurance Company, for the year ending 31st December, 1887, and hereby certify that the accounts as set out are true exhibits of the books of the Company to that date.

R. H. TOMLINSON, DAVID MILLAR, Auditors. Toronto, March 6th, 1888. We have made an independent examination of the receipts and disbursements for the year 1887, and of the assets and liabilities of the Company, and find them as set forth in the above statement.

SAMUEL TANN, JOHN FLATT, Auditing Committee. Toronto, March 15th, 1888.

The Hon. Geo. W. Ross, President, in moving the adoption of the report, said:— Gentlemen,—It affords me more than ordinary pleasure to move the adoption of the report of the Directors, just read. It is very gratifying to know that, although we have been organized less than two years, the business shows the vigor of a company of many years standing. I had the pleasure of congratulating you last year on a business of \$400,000; this year I have the pleasure of congratulating you on a business of \$1,605,000. We have now 1,069 policies in force (representing 999 lives), amounting in all to \$1,874,100. (Between the two annual meetings the business of the Company has exceeded \$2,000,000. When we compare the number of policies that we have issued during the year, and then take into consideration those issued by much larger companies than ours, the superior position of this Company is very evident, and the fact is apparent that we are rapidly gaining the confidence of the insuring public. The Canada Life issued 881 policies for \$1,150,855 in its twenty-second year; the Confederation for its fifth year, 1,000 for \$1,383,000; the Sun Life for its tenth year, 575 policies for \$726,371; the North American Life for its third year issued 687 for \$1,347,088, while the Temperance and General Life Assurance Company issued 967 policies for \$1,605,000. These figures show, first, that the Company has been pushed vigorously by its Manager and Directors, and, second, that our Company fills a place to-day never taken by any other Canadian company. If we compare our Company with some in Great Britain, it is very gratifying to observe that the Canadian insuring public appreciate the advantage of a company giving total abatement the benefit of their good lives in a greater degree than British assureds. The United Kingdom Temperance and General Provident Institution of Great Britain, established on principles similar to our own, secured in its fifteenth year only \$1,339,250; the Scottish Temperance Life Assurance Company, recently established, secured only \$732,228 in its third year.

Another feature of the year's business, which will, I am sure, be very gratifying to the Shareholders and Policyholders, is that while the business of some of the oldest and strongest institutions has decreased, owing, probably, to the tightness of the money market, the reverse has been the case with our Company. Now, in securing business for the past year, the cost has been comparatively small, compared with other companies, viz. \$1.28 per \$1,000 in our second year; while in two other companies, looked upon as very economically managed, the business cost \$2.37 and \$3.48 respectively for the second year. The intention of the Directors is to continue to extend the business as they have been doing for the past year, and to open up territory that is at present unoccupied. I can say nothing more than simply this: We have met frequently, and at every call the Directors were prompt and attentive to the duties incumbent upon them.

The Managing Director of the Company has labored hard and anxiously to place the Company before assureds, and I am sure the report that has been submitted to you is very satisfactory. I now move the adoption of the report of the Directors. In the absence of the Vice President, Hon. S. H. Blake (unavoidably detained at Whitley) and Mr. Robt. McLean (who was ill), Mr. Buxton, chairman of the Executive Committee, seconded the motion for the adoption of the report and said:—I will not take up any more time than I can possibly help, but I would like to say one or two things. I was asked to call in at any time and examine the Company's books; accordingly I called down at the office a few nights ago and made a thorough scrutiny of the accounts of the Company, and I may say that I am, myself, entirely satisfied that the affairs of the Company are carried on in a perfectly satisfactory manner. Very great credit is due the Managing Director, as well as all those connected with the institution, for the success which we have had. It has far surpassed anything I had expected. I never imagined that we would have secured anything like the present amount of business. I thought that a company established on our distinctive principles might secure considerable business, but nothing like what we have realized. We ought to feel exceedingly well pleased with the report submitted to us. Taking the results as a whole, it is very evident that the general management of this Company has been exceedingly good, and I think we cannot do better than express ourselves well satisfied with our brilliant success. The report was unanimously adopted. Dr. Nattress, Medical Referee, presented a very able and comprehensive report, which was adopted and ordered printed for circulation.

Votes of thanks were unanimously passed to the President, Vice-Presidents, Directors, Managing Director, Secretary and office staff, inspectors and agents for their attention to the business of the Company. Messrs. Henry Lowmire and Gavin Lawrie were appointed scrutineers for the election of Directors, and they reported the result of the election of the new Board.

The new Directors met and re-elected the Hon. Geo. W. Ross President and Hon. S. H. Blake and R. McLean, Vice-presidents.

HURON'S RECORD.

The returns of convictions from the county of Huron shows that during the quarter ending March 31st there were 26 convictions for Scott Act violation. In 17 cases the offenders were fined \$50 each, and in eight cases the offenders were fined \$100 each. Those who got off with the smaller amount were Isaac Kattenburg, Thomas Colgan, Jacob Tuck, Mrs. Sarah Mosley, J. C. Martin, Wm. Craig, Frank W. McDonagh, Jane Coxworth, Levi Walper, Joseph McClinchey, James Baley, Henry Wilbert, Angus McCormack, Mrs. Wm. Johnson, Frank Colgan, John Lamondley, John Bell. Those who got to pay the \$100 were Patrick Reynolds, Lachlan Kennedy, George Swarty, Charles Spooner, Julius J. Carr, Wm. Moffatt, sr., Thomas Hodgins, F. W. McDonagh. Why in the name of common sense was there no one committed for a third offence.

A Batch of Convictions. At Aylmer on Saturday last, John Wheaton, Thomas Kennedy, O. Wismer and H. Crown, pleaded guilty to first offence against the Scott Act, and were fined \$50 and costs.