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Rheumatism
Skin Diseases
Chronic Ulcer
Nervous Debility
Bright's Disease
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LICYHOLDERS MUST COMBINE NOW TO SECURE SQUARE

MCTAVISH, LANGMUIR AND KENT

ON BEHALF OF THE DOMINION GOVERNMENT

WILL INVESTIGATE INSURANCE

As Commission, Will Travel From Place to Place Recelving Whatsoever Information is Placed Before constructing Insurance

Ottawa, Feb. 26.-(Special.)-The published announcement that the Dominion government had decided upon the uire into insurance is, naturally, the

Judge McTavish will be chairman.

The appointment of a commission along the lines announced is condemned in many quarters here. The consensus of public opinion is that the only satisfactory way to remove all doubt woul be to have a public parliamentary enquiry. The appointment of a commission is regarded merely as a plan to butk such an investigation, and it is said to be an evidence of the great pull Senator Cox has with the powers that be in the federal government.

It is hinted that the commission was It is hinted that the commission was decided on during Laurier's visit to

Toronto.

It is undersetood that at the cabinet meeting this afternoon the three commissioners were approved, but Mr. Fielding to night stated that he was not prepared to announce who they

THE SCOPE OF THE COMMISSION. The Globe of Monday printed the

collowing Ottawa special:
The government have determined to who is still confined to his house owing to his recent accident. The gentleand that they will commence the investigation within a few days. The commission's report will be presented to commission's report will be presented to parliament during the coming session in sufficient time to enable any neces-sary changes in the Insurance Act to made forthwith. The officials of the insurance branch of the finance department have been closely following recently-concluded inquiries that have been going on in the adjoining republic into the operations of United States companies, with the object of profiting companies, with the object of profiting by the experience of the state in amendments which it is proposed to make to the Insurance Act of Canada. The department claims that the inspection of Canadian companies during the current year by the superintendent of insurance and his officials has been very rigid. Information now at his disposal might be sufficient to enable the minister of finance to submit the amendments to parliament at its approaching session, but Mr. Fielding is of opinion that in view of the widespread interest in the subject it is desirable, before parliament is called sirable, before parliament is called upon to move, to have a more general upon to move, to have a more general investigation, which shall be perfectly investigation. The life policyholders in ago I wrote Mr. Hunter, inspector of insurance, asking about the company have offered an advance equal to four perfectly of gratitude to you for the fearless any irregularities exist in connection and lawful measures adopted and sug-

SOME EARLY EFFECTS.

The News' Ottawa correspondent yes-terday said: "It is stated that it is hoped to have the commission report at the coming session of parliament.

For the taste keenly alert to a fine full rich tobacco flavor, "Chop Cut Mix-ture" will be found different from all others, "Chop Cut Mixture" is a blend of Virginity, Latakia and other rare tobaccos, and is guaranteed absolutely pure. Four-ounce-tin 50c, eight-ounce tin \$1.00; sent prepaid. A. Clubb & Sons, 49 King West.

Hoskins & Westervelt. Chartered Accountants, 27 East Wellington St. Toronto. David Hoskins, F. C. A.; W. J. Westervelt, C. A.

Them for Guidance in Re- They Must Be Legally Represented Before the Commission Appointed by Dominion Government to Investigate Insurance, and Those Interested Should Get Together.

appointment of a commission to en-

Altho Hon. W. S. Fielding and other members of the cabinet have declined to make known the personnel of the proposed commission, your correspondent is able to say that it will be composed of:

JUDGE McTAVISH, of Ottawa.

N. A. L. KEN'T of Montreal.

And
J. W. LANGMUIR of Toronto.

A thoro investigation into Canadian insurance methods, followed by such legislation as the people could compel, would save millions of dollars a year to the people. At least two million dollars a year is wasted on expenses—all of, which comes out of the policyholders' pockets. If things were on a legislation as the people could compel, would save millions of dollars a year in the people of the people. At least two millions would buy at the very least fifty million dollars' who has the power to pass on it and give his approval. If the bills are enacted the standard forms will go into effect on Jan. 1, 1907. All foreign, as well as domestic, insurance companies, will be obliged to comply with these provisions concerning standard politically as they can prevent the policyholder from claiming. The policyholder must

is it worth while to combine to save that amount of money? If the policyholders don't combine their chances of saving the fifty millions are pretty small. The men who are getting the two millions a year will employ every device known to clever money-handlers to keep it, or as much of it as they can prevent the policyholder from claiming. The policyholder must

The fight for that fifty millions of capital the policyholder ought to make the biggest fight that has ever been waged in Canada. But it can only be by association. A letter which came to The World office last night shows that the policyholder is beginning to grasp the true significance of his position.

Gooderham Building, Toronto, Feb. 6, 1906. Editor World,—I see by The Globe that the government has appointed a commission to investigate insurance. Now, therefore, the policyholders must organize, so as to be represented before the commission, to see that all the facts are brought out, and, if possible, to secure restitution of their money—money that

and, if possible, to secure restriction that has been improperly lost.

I am writing to ask you to suggest some way of doing this, and how to get a body of shareholders to get together to form an organization. I will be glad to do anything I can to help things along.

Yours truly,

C. Goode.

What are you going to do about it? The government have determined to appoint a commission to investigate the whole question of insurance in Canada. This announcement was made

Canada. This announcement was made

An association has been formed to secure justice for the policyholders of the committee.

An association has been formed to secure justice for the policyholders in the New York Mutuai. A similar organization is clearly results for the policyholders.

"I think that it is a subject that

in the New York Mutuai. A similar organization is clearly necessary in Canada. Is it to be formed? If you say so, write to The World, and steps can be taken to bring you ing to his recent accident. The gentlemen who are to act as commissioners have been chosen, but for the present the finance minister withholds their names. It is expected that their appointment will be approved at the next meeting of the cabinet on Tuesday next, meeting of the cabinet on Tuesday next.

The gentlement will be approved at the next meeting of the cabinet on Tuesday next, meeting of the cabinet on Tuesday next.

Fill in and post the form below to the Insurance Editor of The World.

Get other policyholders to sign.

FORM FOR SIGNATURE.

We being { policyholders a policyholder in an insurance company licensed to do business in Canada hereby sign the petition in support of a parliamentary investigation into all the operations of the companies, with a view te amending the present insurance laws.

ADDRESS.....

WHAT POLICYHOLDERS ARE SAYING

TURN ON SEARCHLIGHT.

with Canadian life insurance, nevertheles in view of the unrest which natures in view of the unrest which natures and lawful measures adopted and sugther insurance blue book of 18 you publish statement of the less in view of the unrest which naturally prevails as a result of the New York disclosures the public would like to be assured that the insurance system of the Dominion is sound, and that if there are any defects they will be promptly remedied by legislation.

gested for the defence of their interests?

What is wanted is the searchlight of an impartial investigation turned on, and all companies doing an honorable business need not fear, as such an investigation will be to their credit.

Jas. S. Potter. Kingston, Feb. 26, 1906.

KEEP THEM MOVING.

Editor World: You will find form en at the coming session of parliament.
One effect of this announcement will one effect of this announcement will be that when W. F. Maclean attempts in the house of commons, or Senator on the house of commons, or Senator of the applause of all the policyholders, the applause of all the policyholders, when the second largest exporter of cheese in the Dominion of Canada. W. F. Johnston is general manager of the Noxon Co. Mr. Coulter is general manager of the Noxon Co. Mr.

be told that the matter is practically sub judice and that the government will await the report of the commission before allowing any lengthy debate upon the insurance issue.

"The investigation will be a public one, and all who have any criticisms or complaints to make will be invited to appear before the commission and state their case.

"The report of the commission will also be made the prefext for delaying the amendment to the Insurance Act, which has already been promised for the coming session."

MAYOR OF NIAGARA FALLS.

Editor World: Lenclose slip to support petition for a thoro examination of insurance companies. Your efforts, on behalf of the people who have placed their funds in the hands of insurance companies as a protection for their families, desired who have placed their funds in the hands of insurance companies as a protection for their families, desired who have placed their funds in the hands of insurance companies as a protection for their families, desired who have placed their funds in the hands of insurance companies as a protection for their families, desired who have placed their funds in the hands of insurance companies as a protection for their families, desired who have placed their funds in the hands of insurance companies as a protection for the commission will be assistance of all right thinking persons. The disclosures so far published certainly warrant the government insurance business. It is understood, however, that the commission will be an expert body, rather than a parliamentary committee, and that its personn is already decided upon, but is withfield pending appointment. This is expected to come soon, and the surface of the Movon Co.; Cw. Johnston, sales manager of the Noxon Co.; Cw. Johnston, sales ma

double that amount.

Brockville, Feb. 24, 1906.

WHAT ABOUT TORONTO LIFE ? Editor World: Having been much inerested in the exposures you have nade of the working of some of the W. J. Westervelt, C. A. insurance companies, I thought you might be able to enlighten me (and no doubt others) as to the standing of the made by Lockhart Photo Supply Co. As Temperance St. Phone M. 1745 246 sured in this company, and have been to any on the market. Ask for it.

endeavoring to ascertain whether it wil

"Policyholder." EIGHTEEN SIGNATURES FROM INGERSOLL.

Editor World: Please note attached some coupons clipped from The Toronto World. When I ran out of Worlds I had some coupons struck off on the local press. You will find that these represent a number of the best mar in Ingersoll. Mr. C. W. Riley is presi-

is expected to come soon, and the anticipation is that the commission will get to work at once, and will suomit fits report before the close of the session, so that the parliament will be able to take it up."

Editor World: I am glad you have taken up this matter and so are many others here. If there is anything I can do to help you along with the insurance companies, and apparently matter I will be glad to do so. My

can do to help you along with the matter I will be glad to do so. My Actna policies were all endowment and have been paid. My Canada Life policy is an all life policy, and has been carried by ime for 34 years.

The White Ele hant, finest billiard academy in Canada, King and Bay Sts.

In all justice to policyholders there should be a thoro investigation of the workings of all life insurance companies doing business in Canada. The last division of profits Canada Life I got ture" will be found different from all others, "Chop Cut Mixture" is a blend to help you along with the matter I will be glad to do so. My Actna policies were all endowment and have been paid. My Canada Life policy is an all life policy, and has been carried by ime for 34 years.

In all justice to policyholders there should be a thoro investigation of the workings of all life insurance companies doing business in Canada. The last division of profits Canada Life I got ture" will be found different from all others, "Chop Cut Mixture" is a blend to do so. My Actna policies were all endowment and have been paid. My Canada Life policy is an all life policy, and has been carried by ime for 34 years.

In all justice to policyholders there is no redress.

If it is necessary or advantageous to secure a large number of coupons, there is no redress.

If it is necessary or advantageous to secure a large number of coupons, there is no redress.

If it is necessary or advantageous to secure a large number of coupons, there is no redress.

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If it is necessary or advantageous to secure a large number of coupons, there is no redress.

If it is necessary or advantageous to secure a large number of coupons, the volude seem to secure a large number of coupons, there is no redress.

If it i impressiveness to get them started do ing something.
I trust that any little effort that I have made in this direction will be of some advantage to you and to the gentlemen who have assisted me.

C. W. Johnston.

Laymen as Well as Lawyers Will Be Able to Understand Terms -- Deferred Dividends

Choice.

Albany, Feb. 26.-The joint special insurance investigating committee will introduce in both houses of the legislature to-morrow two bills in addition, to the eight already pending. The new ones, outlines of which have already been published, provide for a standard presented in the bill: No. 1, ordinary life: No. 2, limited payments; No. 3, endowment; No. 4, term.

standard forms, using plain language, so that a layman as well as a lawyer may understand the terms.

may understand the terms.

Of primary importance is that change which provides that ample proof of death and not the "cause," shall be filed when a claim for the face of the policy is made. It is provided that the amount shall be payable after proper proof has been made. Underprovisions of the policy, the holder always has the option concerning dividends.

Deferred dividend policies are not prohibited; a policyholder may agree to have his dividends accumulate, but he has the option of changing his mind after one, two, three, or any other number of years and drawing the dividends, then due, as well as the interest upon them. The insured are to be permitted to share in the surplus of the companies. When loans are made it is provided that the non-payment of loans shall not void the policies unless the amount of loans shall be greater than the present value of the

tor Armstrong.

LONDON ICE CONDEMNED. Provincial Board Puts Ban on Har-

vest Just Garnered. London, Feb. 26.-(Special.)-The lo cal board of health have been notified by the provincial board that every pound of ice harvested from Londo

waters is impure and unfit for use for domestic purposes.

The provincial board examined amples of ice from all the waters from which ice is cut. Last year the provincial board pronounced at ice impure except that cut from Pone Mills, Now they have said that Pond Mills, too, is

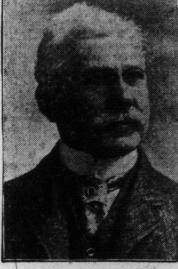
The icemen have just harvested with difficulty their summer's supply.

GOES TO ARBITRATION. G. T. R. and Its Engineers Can't Agree on Wage Question.

Montreal, Feb. 26 .- (Special.)-The G I.R. and the engineers having failed to agree, the matter of an increase in wages will be submitted to arbitration. The company will name one man, the men one and the two thus named will cloose a third. They will meet on March 3.

TRAIN SCARED HORSE.

Alarmed at the noise of a train passing over the subway, the horse of .as. Holdbeck ran a way and threw Mr. Holdbeck to the ground, rendering him unconscious. He is suffering from a slight concussion of the brain.



who has been appointed to the board of license commissioners, is 64 years of age and was born in Birmingham, England, coming to Toronto in 1855. He was manager and buyer for John Macdotald & Co., for 11 years and in 1882 went into business as a commission agent for woollen manufacturers, retring in October last. He organized and was president of the Irving Umbrella Co., the Continental Costume Co, and the Merchants' Union Co., being president of each until his retirement. Mr. Millichamp took an active interest in educational affairs. He has been secretary-treasurer of the Havergal Lacles' College since its organization and is a member of Wycliffe College council and Ridley College, St. Catharines, He is vice-president of the Ai glo-American Fire Insurance Co., a director of the Victoria Club, and a member of the National and Royal Canadian Yacht Clubs. An Anglican in religion, he is chairman-3f the finance and building committee of St. Paul's Church. For four years he was warden, of the church. He is a member of the executive of the Conservative Association of Ontario. REUBEN MILLICHAMP.

Empress Hotel. Yonge and Gould Sts. R. Dissette, Prop. \$1.50 and \$2.00 per day.



HE MUST PASS A MEDICAL EXAMINATION.

DOCTOR FIELDING (applying "commission" stethoscope): It's a duty, sir, moral and benevolent, which you owe to the helpless little policyholders dependent upon you.

Home When Couple Arrive

in the City.

English Missionary

Slain at Nan Chang

Chinese Outrages Have Begun- MRC BANWELL DIDN'T KOW Chinese Outrages Have Begunaries Are Murdered-Ameri-

cans Escape. Pekin, Feb. 26.-The British legation here has received notice that four English missionaries, a man, his wife, and Is Not Under Arrest and Will Go their two children, have been massacred at Nanchang, in the Province of

Kiangsi. The city is the prefectural capital, and with the troops there foreigners should

be assured of protection. The government has received a brief Owing to a heavy fog which has existed ated much speculation in municipal

The government has received a brief report from the governor of Nanchang who states that he has suppressed the rioting and sent the surviving foreign ers in boats to Kiukiang for safety, ers in boats to Kiukiang for safety, and the province of Nanchang and sent the surviving foreign ers in boats to Kiukiang for safety, and the province of Nanchang and sent the surviving foreign ers in boats to Kiukiang for safety, and the province of Nanchang and Sago overdue.

The governor's report states that sis also two days overdue.

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The mail steamer, Corinthian also the License Act, Mr. Beck replied, "If would in tot." Further than this Mr.

The belief is gaining ground that the growernent, when the changes in the liquor license act are brought down, intend to introduce a marked advance in the liquor license act are brought down, intend to introduce a marked advance in the liquor license act are brought down.

The belief is gaining ground that the growernent of the city's revenue, will state the state would have oversed in the liquor license act are brought down.

The belief is gaining so over the fee will be \$500.

Where the population in another than this

tive papers report that the Catholic bishop had trouble with the authorities for issuing appeals for subscriptions for the church, which are in offinas introduced an amendment to the tions for the church, which are in official style, to which he had no right.

Sir E. M. Satow, the Eritish minister at Pekin, has telegraphed to the British consul to proceed to Nanchang, taking a nunboat as far as possible to investigate the facts of the massacre and help the survivors.

Has introduced an amendation of distinguishing colonial from foreign imports.

Edwards. Morgan & Company, Chartered Accountants, 26 Wellingtonst. London, Feb. 26.—Sir Howard Vincent has introduced an amendment to the Merchandise Marks Act. with the object

Shanghai, Feb. 26.—Somewhat confused reports have reached here of a massacre of missionaries at Nanchang, Province of Kiangsi. As nearly as can be ascertained, six missionaries were killed and one child of an English missionary

to compel him to sing an agreement for the payment of a large indemnity for the destruction of Catholic mission property. According to the control of the co ing, whereupon the Catholics, according to the Chinese version of the trouble, set fire to their own premises.

only Protestant mission buildings de-stroyed were those of the Plymouth Brethren. Fourteen Americans escaped

IN CITIES OF ONTARIO

Hon. Adam Beck Intimates That There May Be a Readjustment According to Population.

ing in the city hall on Saturday night revenues of the city by some four or Halifax, N.S., Feb. 26 .- (Special.) - five thousand dollars or more has cre-

Civic inquiry, city hall, 10.

Civic inquiry, city hall, 10.

Exhibition Association, annual meeting, city hall, 2.

Upper Canada Bible Society, annual meeting, Friends' Church, 8.

S.P.S. banquet, McConkey's, 8.

Frincess, "Little Johnny Jones," 8.

Young Men's Baptist Union banquet, Williams' Cafe, 8.

Brotherhood of St. Andrew's, !uncheon, Williams' Cafe, 12 o'clock moon.

Grand, "The Germany Gipsy," 8.

Majestic, "Custer's Last Fight," 2 and 8.

Shea's, Fadettes' Orchestra and vaudeville, 2 and 8.
Star, Dainty Parce, burlesquefs, 2 and 8.

Does Your Watchman Do His Duty? and one child of an English missionary was wounded.

It is alleged that after long-continued disputes between the Catholic priests and the Chinese magistrate of Nanchang, the priests invited the magistrates to a banquet, where they tried to compel him to sing an agreement.

The main 1642.

The board of underwriters allow a rebate on buildings and contents of buildings using our system of night watch signals. The Holmes Electric Protection Co. of Toronto, Limited, 5 Jordan-street. Phone Main 676.

Then buy Alive Bollard's out To.

The board of underwriters allow a rebate on buildings and contents of buildings using our system of night watch signals. The Holmes Electric Protection Co. of Toronto, Limited, 5 Jordan-street Phone Main 676. Have you seen the White Elephant? Have you seen the White Elephant? Have you seen the White Elephant? MERSON CRITICIZES "GLOBE" FOR ATTITUDE TOWARD I. C. R. The Habits of the Squirrel. Consider the squirrel watch signals itself when the nuts are to be had from the peanut man only at five cents the package. If the squirrel were a human being he would apply his foresight to buying furs while they are cheap at Dineens', corner Yonge and Temperance-streets. sion property. According to one report, the magistrate became indignant and committed suicide, but the Chinese assert that a priest attacked and killed him. The official, fearing to arrest the priest, called a public meeting, whereupon the Cathelies according.

London Guarantee and Accident Co.

have control of the matter. "I do not say this in a dogmatic

manner. but I have some knowledge A FINE SMOKE.
Tuckett's Club Special, 3 for Alive Bollard sells them.

This reader is to remind you that there are only two days more left of cur February sale of trunks, bags and suit cases. Don't miss this opportinity of buying your summer outing outilt from East & Co., Limited, 300 Yonge-street.

manner. but I have some knowledge of my colleagues and some knowledge of sympathy they've shown me in my efforts to manage the L.C.R., and I don't anticipate any questions being raised."

So spoke Hon, Mr. Emmerson, who arrived here to-day, at a meeting of the board of trade this afternoon.

The minister claimed the Intercolonial was paying, and said that it was due to his re-organization scheme. He declared he would always oppose the idea

Ing. whereupon the Catholics, according to the Chinese version of the trouble, set fire to their own premises. The public meeting of Chinese developed into a riot in which, according to che story six of the Catholics were killed, the a later account says the number of Catholics killed was four.

Fourteen Escaped.

H. C. Kingman, a Protestant missionary, and his wife, also were killed, and one of their two children was wounded the other being rescued. The only Protestant mission buildings denoted by the present minister of railways, and one of their two children was wounded the other being rescued. The only Protestant mission buildings destroyed were those of the Plymouth ave control of the matter.

Declares Facts Have Been Igof putting the road into the hands of a commission, which would be against the principles of responsible government. These men, he said, would be despots, while they had control of the road. The dimension which would be despots, while they had control of the road. In this reference he strongly criticized the attitude of The Toronto Globe, and said The Globe writer entirely sounds. 28; Toronto, 20—26; Ottawa, 16 and said The Globe writer entirely innever be built anywhere but in Moncton was wounded. The other being rescued. The only Protestant mission buildings destroyed were those of the Plymouth have control of the matter.

WILLOUGHBY-Suddenly, at Blenheim, Ont., on Sunday, Feb. 25th, 1906, Rev. N. R. Willoughby, D.D., aged 70 years. Funeral from his son's residence, 328 St. George-street, on Wednesday, the 28th February, 1906, at 2.30. Interment in the MAUGHAN-In his 36th year, at Newark,

N.J., on Sunday, Charles Frederick, sec-ond son of John Maughan,

ROOSEVELT HAS INTERVENED AND MITCHELL CALLS

Declaring That Threatened Strike is Menace to Peace, President Urges Further Conciliating Efforts,

New York. Feb. 26.-President Roosevelt has again intervened as a peacemaker between the coal miners; and or erators and as a result of a letter adcressed by him to John Mitchell, president of the United Mine Workers of America, a national convention of the miners will be held March 15, to try to reach an agreement with the soft coal operators, in the hope of averting the eatened strike of April, i, in the

threatened strike of April, 1, in the bituminous coal fields.

The president's letter and the announcement that the convention would be called, were made public to-night by Mr. Mitchell, after a conference with Francis L. Robbins, president of the Pittsburg Coal Company, and chairman of the bituminous operators. Present at this conference were W. C. Perry of the Southwestern Coal Association and B. F. Bush, representing the soft coal interests, allied with the Gould cailroads.

The president's letter is dated Washington, Feb. 24, and says:

Would Be a Calamity,

"Sir,"—I note with very great concern the failure in your late convention on the joint interstate agreement to come to a basis of settlement of the bituminous mining scale of wages. You in this business have enjoyed a great industrial peace for many years, thanks to the joint trade agreement that has resulted in the action of your successive conventions.

"A strike such as is threatened on the successive conventions."

conventions.

"A strike such as is threatened on April 1, is a menace to the peace and general welfare of the country. I urge you to make a further effort to avoid such a calamity.

"You and Mr.Robbins are joint chalrmen of the trade agreement committee of the National Civic Federation, and it seems to me that this imposes additional duty upon you both and gives an additional reason why each of you should join in making a further effort.

fort.
"Very respectfully,
"Theod

"Theodore Roosevelt."

Operators, Agree.

Mr. Mitchell would not indicate what new propositions will be placed before the miners, but significance is attached to his statement that the operators at to-day's conference agreed that the convention should be called.

WHAT'S COMING? According to The Globe the banks can convert their reserves into dividends in the shape of free paid-up capital stock to shareholders.

That a bask of a million dollars stock and a note

vert a million dollars of its reserve (if it has it) into London, Feb. 26.—(Special.)—Hon.

Adam Beck's statement at the meeting in the city hall on Saturday night its own notes. Here is the proposition:

one notable instance.

"thrown" uphill. I have often seen an axman in Oxford County fall trees of average size against the slope of the ground and against the inclination of the tree. Practice and experience led him to cut the stump so as to leave a wee corner at the right spot.

A high push with a forked limb, trimmed to shape, and a favorable wind did the rest.

EDITOR WORLD: Yes, a tree can be made to fall sphill and against its lean. You chop it on each side, but one cut is a good deal higher up the trunk The Habits of the Squirrel.



STEAMSHIP ARRIVALS. Feb. 26