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JAN 27, 1906
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POLICYHOLDERS MUST COMBINE TO SECURE A SQUARE DEAL

GET WISH, LANGMUIR AND KEIT INVESTIGATE INSURANCE

ON BEHALF OF THE DOMINION GOVERNMENT

As Commission, Will Travel From Place to Place Receiving Whatsoever Information Is Placed Before Them for Guidance in Reconstructing Insurance Laws.

Ottawa, Feb. 26.—(Special.)—The published announcement that the Dominion government had decided upon the appointment of a commission to enquire into insurance is, naturally, the talk of the capital to-day.

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. L. KENT, of Montreal.
J. W. LANGMUIR, of Toronto.
Judge McTavish will be chairman.

The appointment of a commission along the lines announced is a concession to public opinion which is the only satisfactory way to remove all doubt as to the government's intention.

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

THE SCOPE OF THE COMMISSION.
The Globe of Monday printed the following Ottawa special:

The government has determined to appoint a commission to investigate the whole question of insurance in Canada. This announcement was made last evening by Hon. W. S. Fielding, who is still confined to his home.

The gentleman who is to act as commissioner has been chosen, but for the present the name is withheld.

It is expected that the appointment will be approved at the next meeting of the cabinet on Tuesday next, and that they will commence the investigation within a few days.

The commission's report will be presented to parliament during the coming session in sufficient time to enable any necessary changes in the insurance act to be made forthwith.

The officials of the insurance branch of the finance department have been closely following the progress of the commission's inquiries that have been going on in the adjoining republic into the operations of United States companies which are the object of profiting by the experience of the state in amendments which it is making.

The department claims that the inspection of Canadian companies during the present year by the superintendent of insurance and his officials has been very rigid. Information now at hand indicates that the government is contemplating amendments to the insurance act which will be sufficient to enable the minister of finance to submit to parliament a bill which will be of a very wide scope.

The report of the commission will be a public one, and all who have any criticism to make will be invited to appear before the commission and state their case.

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A POLICYHOLDERS' ASS'N

THEY MUST BE LEGALLY REPRESENTED BEFORE THE COMMISSION APPOINTED BY DOMINION GOVERNMENT TO INVESTIGATE INSURANCE, AND THOSE INTERESTED SHOULD GET TOGETHER.

Twenty-five cents apiece from every policyholder would provide a fund of over \$100,000, by the help of which the policyholders could secure control of their own money. But nothing like that sum is required.

An association has been formed to secure justice for the policyholders in the New York Mutual. 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 into touch with other policyholders. Sign the following form, and get others to sign. Public opinion cannot make itself heard too vigorously.

Fill in and post the form below to the Insurance Editor of The World. Get other policyholders to sign.

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 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?
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TWO MORE INSURANCE BILLS

ALL STANDARD POLICIES TO BE MADE CLEAR

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 form of policy. Four policies are presented in the bill: No. 1, ordinary life; No. 2, limited payments; No. 3, endowment; No. 4, term.

If any insurance company proposes any other form it may be submitted to the state superintendent of insurance, 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 January 1, 1907.

Of primary importance is that change which provides that simple, plain, 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 without proof has been made. Underprovisions of the bill shall void the policy option concerning dividends.

Deferred dividend policies are not prohibited. Policyholders may agree to have their dividends accumulated, but has the option of changing his mind after one, two, three, or any other number of years an amounting to the dividends, then due, as well as the interest upon them. The insured are to receive the dividends in cash or in the form of a loan, which will be repaid unless the amount of loans shall be greater than the present value of the policy.

"Are you in favor of the investigation of industrial insurance?" was asked of Chairman Armstrong of the committee. "I think that it is a subject that might well be investigated," said Senator Armstrong.

LONDON ICE CONDEMNED.
Provincial Board Fines Ban on Harvest West Coast.

LONDON, Feb. 26.—(Special.)—The local board of health has been notified by the provincial board that every pound of ice harvested from London waters is impure and unfit for use for domestic purposes.

The provincial board examined samples of ice from all the waters from which ice is cut. Last year the provincial board reported that it had found except that cut from Pond Mills, too. They have said that Pond Mills, too, is found to be impure.

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

Montreal, Feb. 26.—(Special.)—The G. T. 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 union one and the two thus named will choose 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 Jas. Holdcock ran away and threw his driver and his horse, rendering him unconscious. He is suffering from a slight concussion of the brain.

HEUBEN MILLICAMP.
Who has been appointed to the board of house commissioners, 64 years of age and was born in Birmingham, England. He was a member of the House of Commons and was manager and buyer for John Macdonald and the National and Royal Canadian Yacht Club, an Englishman in religion, he is chairman of the finance and building committee of St. Paul's church. For many years he was secretary of the Conservative Association of Ontario.

Empress Hotel, Yonge and Gould Sts. E. Dissett, Prop. R. 50 and \$2.00 per day.
Oscar Hudson & Co. Chartered Accountants, 4 King West. R. 4705

HE MUST PASS A MEDICAL EXAMINATION.

SHAREHOLDERS PROFITS!

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



English Missionary Slain at Nan Chang

Chinese Outrages Have Begun—One Report Says Six Missionaries Are Murdered—Americans Escape.

Halifax, N.S., Feb. 26.—(Special.)—Owing to a heavy fog which has existed for two days, the Boston has not yet arrived. The mail steamer, Corinthian, is also two days overdue.

TO-DAY IN TORONTO.
Civic inquiry, city hall, 10.
Federation Association, annual meeting, city hall, 2.
Theological Bible Society, annual meeting, Friends' Church, 8.
S.P.S. banquet, McConkey's, 8.
Fricke's "Jolly Jones," 8.
Young Men's Baptist Union banquet, 8.
Brotherhood of St. Andrew's, luncheon, 2.
"The German Ship," 2.
"Majestic," "Custer's Last Fight," 2 and 8.
Shea's "Parade" Orchestra and vaudeville, 2 and 8.
Nair, Dainty Pares, burlesques, 2 and 8.

DOES YOUR WATCHMAN DO HIS DUTY?
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, 4 Jordan-street. Phone Main 676.

DO YOU WANT COOL SMOKE?
Then buy Alve's Bullard's cut No. 7.

EMERSON CRITICIZES "GLOBE" FOR ATTITUDE TOWARD I. C. R.

Declares Facts Have Been Ignored—Is Confident of the Future Prosperity of the Road.

Moncton, Feb. 26.—(Special.)—"I want to say to you that the I.C.R. shape will never be built anywhere but in Moncton by the present minister of railways, and if we can read signs of times right, the present minister of railways will have control of the matter."

DEATHS.
WILLOUGHBY—Suddenly, at Blenheim, Ont., on Sunday, Feb. 26th, 1906, Rev. N. R. Willoughby, D.D., aged 70 years. Funeral from his son's residence, 283 St. George-street, on Wednesday, the 28th February, 1906, at 2.30. Interment in the Necropolis.

ROOSEVELT HAS INTERVIEWED AND MITCHELL CALLS SECOND MEETING

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

New York, Feb. 26.—President Roosevelt has again intervened in a peace-maker between the coal miners and operators and as a result of a letter addressed 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 coal operators, in the hope of averting the threatened strike of April 1, in the bituminous coal fields.

The president's letter and the national convention will be held to-night by Mr. Mitchell, after a conference with Francis L. Robinson, president of the Pittsburgh 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 railroads.

The president's letter is dated Washington, Feb. 24, and says: "I note with very great concern the failure of your late convention to come to a basis of settlement of the bituminous mining scale of wages. You in this joint industry have enjoyed a great industrial peace for many years, thanks to the joint industry agreement that has resulted in the action of your conciliatory conventions."

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