FINE WATCHES
—CLEANED AND CLOSELY ADJUSTED.—
E. BEETON,
High Grade Watch Specialist, opp. Postoffice.

The Toronto World.

READ
"Young Mr. Ainslie's Courtship,"
By F. C. Philips, author of "As in a Looking Glass." Price 30c., at all bookstores.

TENTH YEAR. THURSDAY MORNING, OCTOBER 31, 1889. PRICE ONE CENT.

HOW THE ACT IS WORKED.

REGULAR INSURANCE UNDER THE BENEVOLENT SOCIETIES STATUTE.

The Sharp Letter Sent Out by Superintendent William Fitzgerald—President R. L. Patterson and the Travelers' Aid Association—An Hospital and a Commercial Company Travel in the Same Boat.

OTTAWA, Sept. 2, 1889.

SIR,—I have to inform you that the Minister of Justice has given it as his opinion that your company is not properly incorporated and that you are doing an illegal insurance business. I am therefore instructed to intimate to you that the Honorable Treasury Board will consider the propriety of not renewing the certificate of registration of said association at the expiration of current year, and that the association should in the meantime admit such legislation as will place the validity of such organization beyond all doubt.

WILLIAM FITZGERALD,
Superintendent of Insurance.

The above is a copy of the letter which has been received by several of the "fake" insurance companies doing business in Toronto and throughout Ontario. The letter was also sent to some of the "providents" concerns and to insurance associations who claim to be doing a strictly legal business. The article in The World yesterday caused a flutter of excitement among all of them, and especially in commercial travelers' circles. Mr. R. L. Patterson, president of the Commercial Travelers Mutual Aid Association, got back from Ottawa yesterday morning, after having had an interview with Deputy Minister of Justice Sedgwick. Mr. Patterson said he thought he had succeeded in convincing Mr. Sedgwick that the travelers were doing simply a "provident" work and that they did not do a regular insurance business in any sense of the term. "A year ago," said Mr. Patterson, "we got our association licensed by the Dominion Government, and we now have a regular inspection of our books by an officer from Ottawa. Since 1885 we have paid $50,000 in claims. We pay $1000 to the families of members at death. We only insure members of the Commercial Travelers' Association, wholesale merchants and their clerks. We are not looking for any business outside of these three classes of people. The only paid officer we have is the secretary, Mr. W. G. Lowe, and Mr. Sedgwick seemed to be surprised when I told him this."

Under the Benevolent Societies Act.

There does not appear to be any too much harmony between the Dominion and Ontario Governments over insurance matters generally, and it is on the cards that both governments will thoroughly overhaul the whole business. Superintendent Fitzgerald is said to have recommended sweeping changes in the Dominion Insurance Act with a view to putting a stop to the operations of several swindling concerns now in existence. The Ontario Government is sorely bothered over the operations of several out-and-out insurance concerns which do business under the Benevolent Societies Act. The provisions of this act are being roundly infringed upon. The Government, in passing the act, never intended that those who were admitted to its privileges should work a regular insurance trade, but merely a provident or benevolent business for the exclusive benefit of its members. This act is openly evaded and the evaders are assisted in their operations by chapter 37 of the Consolidated Dominion Insurance Act of 1886. The "fake" companies get their charter from a judge or stipendiary magistrate in Ontario under the Benevolent Societies Act and then go to Ottawa and get a license. This is chapter 37, which admits of no municipal control.

> Any company incorporated or legally formed in Canada which transacts business of the nature described in the next preceding section may, at the discretion of the minister on the report of the superintendent, approved by the Treasury Board, be exempted from the operation of the foregoing provisions of this act, except those of secs. 12, 17, 23, 29, 30 and 31, and be permitted to transact the business of life insurance on the conditions specified in the five sections next following.

It Caused a Racket.

The results of this chapter simply means that any fake company which gets a charter under the Ontario Benevolent Societies' Act can evade the putting up of a deposit or any security whatsoever and get a license to do business all over the Dominion. When the once, and there was almost a split in the Cabinet over it. The Professor said that it would have the effect of enabling swindlers to operate among the Canadian public. The Professor's warnings have proved only too true. It is a very easy matter for many of the "fake" concerns to gull the public. For instance in 1887, when some of them were chartered, the number of the Benevolent Societies' Act was chapter 167, R.S.O. The present chapter of that act is 172 and the Ontario Insurance Act is chapter 167, the number of the old benevolent act. The public are coolly told by some of these companies that they are doing business under chapter 167, the insurance act, whereas they are really operating under 172. Certainly they were chartered under 167, but 167 has been wiped out and 172 takes it place. Now take the case of the Lion Provident Life and Live Stock Association of Toronto. It operates under the very same act as the Hospital for Sick Children, up in College-street, which, by its instrument of incorporation, is declared to be a society for "the care and cure of sick children." The Ontario Government never intended any such twist in the act as to permit the Lion Providents to do business under it. But they got their charter endorsed by a judge or a magistrate. This is just what Superintendent Fitzgerald is evidently directing the attention of the Minister of Justice to; hence the circulars that have been sent out. One of the points to be fought out is this: Take the case of the Travelers, the Orange Mutual Aid, or any of the friendly or benevolent societies. "Is their payment a matter of regular contract or is it merely one of charity and benevolence?" If it is a contract that can be enforced in a court of law then it is a regular commercial insurance transaction. If the payment is merely discretionary on the part of the society or lodge, then it is a benevolent payment. Some of the officers of both governments who have to deal with insurance matters hold that if insurance of any provident or benevolent society is a direct promise to pay $1000 or any given amount, then that society should be compelled to publish regular financial statements and be subject to government inspection, just as the big line companies do, who, in addition, have to put up a large deposit with the Minister of Finance, $50,000 and more.

The Canadian Mutual Aid.

The Canadian Mutual Aid Association of 6½ King-street east has on its board a worthy lot of gentlemen, at the head of which is Mr. William Rennie. Among its honorary directors are Peter Graham, M.L.A., of Warwick; Edward Cochrane, M.P., and Lewis Wigle, M.P. Mr. W. Pemberton Page is the manager. There has never been any question but that this company is endeavoring to do good work in its humble way. The company, however, received one of Mr. Fitzgerald's letters. The World called on Mr. Page yesterday, and had a long talk with that gentleman. Mr. Page believed, or pretended to believe, that his company was working under chapter 167, R.S.O., the regular insurance act. His company was certainly chartered under that chapter, the old Benevolent Societies Act, but that act is now, as pointed out before, chapter 172. Mr. Page's company is licensed by the Dominion and has a Dominion inspection, but all the same it does not put up a deposit. Mr. Page said that if there was anything illegal about the operations of his company, and counsel had advised him that there was not, they would at once apply for the necessary legislation to mark it right. The World does not at all doubt the sincerity or probity of Mr. Page and his board of directors, but they can easily see that they are now operating under chapter 172, the very same act as the Hospital for Sick Children, the Young Men's Christian Association of Ottawa and the Order of Chosen Friends. How is that for a flexible statute—a hospital and an insurance company doing duty under the same authority! But after all, there is more than a passing connection, or probably there should be, between a hospital and an insurance company.

THE NEW NATIONAL MAGAZINE.

Prospectus of the New Periodical Which is to Cut "Harper's," and "Scribner" Out of Canada.

The high-class illustrated monthly magazines from New York are no longer to have all the field to themselves in Canada. The prospectus of a new illustrated monthly magazine for Canadians has just made its appearance. Rumors of the establishing of the periodical have been flying thick in Canadian literary circles of late, and the artistic prospectus which makes the definite announcement at last is exciting general interest.

The National is to be the title of the new venture, the first number of which will be issued in January next. The Park Publishing Co., lately incorporated, are the publishers. The prospectus carries the imprint of the "University Press," and in its make-up holds out the promise that in the print and illustration The National's pages will contain the best and finest of Canadian workmanship.

The tone of "The National," it is announced, is indicated by its name. In addition to serial fiction, short stories, literary papers and verse, there are promised several series of articles touching all phases of Canadian interests.

If the list of contributors is to be taken as any index of its quality and excellence, then the new magazine seems likely to win its way to the front with the first number. These are a few of the contributors: Charles G. D. Roberts, Archibald Lampman, Agnes Maule Machar, Sir Daniel Wilson, Gen. Sir Fred Middleton, Mrs. E. Fraser Blackstock, William Kirby, Dr. J. G. Bourinot, George Stewart, jr., Principal Dickson, Sarah Jeanette Duncan, Mrs. J. W. F. Harrison, Lt.-Col. George T. Denison, Hon. Wilfrid Laurier, Rev. Dr. Scadding, W. W. Campbell, J. D. Edgar, M.P., S. W. Thompson, Phillips Stewart, Edward Farrer, T. C. Patteson, Alexander McLachlan, Rev. Prof. Clark and, last but not least, Ras Wiman.

This is only a part of the list. A specially good first number is promised, both in the literary and the artistic way.

HAMILTON AND G. T. R.

The Ambitious City and the Spur Which is to Sidetrack the Town.

Mr. Frank Mackelcan, Q.C., for the city of Hamilton yesterday at Osgoode Hall moved ex parte for an injunction restraining the G.T.R. from building the proposed spur between the Northern and Northwestern Railway and the G.W.R., about two miles east of Hamilton, thus forming a through line from Toronto to Niagara Falls without touching Hamilton. Mr. Mackelcan contended that the charter of the G.T.R. does not authorize their present action, nor have they obtained the necessary authority from the Railway Committee of the Privy Council.

Owing to the serious questions involved Chief Justice Galt decided not to grant the injunction ex parte but to have the question argued before him by counsel for Hamilton and the G.T.R., and therefore directed notice to be given them for Friday next.

When this matter was before the Railway Committee of the Privy Council on Oct. 8 at Ottawa, it will be remembered, the committee decided that it had not the power to authorize the Grand Trunk to construct this "spur" and that it was a matter for Parliament to deal with. Hamilton sent its Mayor, one of its members of Parliament and half-a-dozen of aldermen to the Capital to oppose the application before the Railway Committee.

Families leaving the city or giving up housekeeping, can have their furniture carefully stored at moderate cost with Mitchell, Miller & Co., 45 Front-street East.

TROUBLES IN TRADE.

Several Failures in Toronto—A Heavy Failure in Exeter.

The business community had several important failures to discuss yesterday.

Early in the day the news of the assignment of James Pickard of Exeter, a man well known in commercial circles, came to hand. Mr. Pickard is the leading business man in Exeter, doing a general store business, milling trade, and having other irons in the fire as well. The liabilities are placed at $40,000.

Mr. J. W. Paul, boot and shoe dealer, Queen-street west, afforded another surprise by putting up his shutters. Mr. Paul came to Toronto six weeks ago, having carried on business previously in Barrie. He sold out his stock for $4000 and with this he bought a new one, which he placed on the shelves of his Queen-street store. He bought rather freely considering the size of his prospective trade, for though less than two months in business his liabilities are said to have run up to $20,000.

Mr. Charles Tiley, another boot and shoe dealer, Yonge-street, is in trouble. He has issued a call to his creditors and will meet them to-morrow. His liabilities are about $6000.

Reuben Furbing, 89 Queen-street west, has become a "flying tailor." He has left town owing about $1000.

Advances made on merchandise warehoused with Mitchell, Miller & Co., 45 Front-street east.

Taylor on Evidence (Blackstone Series), Page 690.

Before leaving this subject one word of caution may be added respecting a man's purchasing peace, where his conduct, though strictly upright and honorable, may be subjected to misinterpretation. Such a course is always pusillanimous, seldom gains its immediate object and if it fails may be productive of irreparable injury to character. The counsel of a man who has once lent himself to such an arrangement may feebly urge that he was actuated by motives of charity and benevolence, but the opponent will more loudly and successfully contend that his behavior amounts to proof of a consciousness of misconduct, and the judge, while he rejects both of these interpretations, will perform no easy task, should he induce the jury to ascribe it to the infirmity of one who was reluctant to have his character and conduct questioned and his name handed about in the public papers. "Let this action," said Lord Ellenborough, when Sir William Scott was sued for illegally excommunicating one Seaurain, whose animosity he had endeavored to stiffle by a gift, "be a lesson for all men to stand boldly forward, to stand on their characters, and not by compromising a present difficulty to accumulate imputations on their honor."

Trowern, Jewelry Manufacturer, has removed from Yonge-street to 113 King-street west, south side, four doors east of Kossin House. 246

Furs.

Every person, young and old should wear furs. Our climate is such that it is necessary to health and comfort that we should do so. You are not required to be wealthy to buy furs. Like all other classes of merchandise furs can be procured in various qualities. The writer was convinced of this in looking through the neat show rooms of W. & D. Dineen on corner King and Yonge-streets, where furs from the cheapest to the dear and costly are on view. Ladies' long boas from $5 to $25; muffs from $4 to $10; fur collars from $4 to $18 and so on all through the great list of fur goods handled by Dineen.

Advances made on merchandise warehoused with Mitchell, Miller & Co., 45 Front-street east.

The Sheffield House Importing Company (Registered),
65 Yonge-street (below King). New Sterling Silver goods suitable for wedding presents. Our English spoons and forks are guaranteed for 10 years. G. E. Robinson, Manager. 246

THE VIADUCT THE THING.

ENDORSED BY THE JOINT MEETING AT THE CITY HALL.

The "Montreal Agreement" Severely Criticised—The Work of the Citizens' Association—The Voice of a Representative Gathering of Business Men—A Memorial to the Privy Council.

That this meeting approves of the elevated viaduct as the most perfect solution of the existing Esplanade difficulties.

Such is the policy to which the three joint bodies, the Citizens' Committee, the representatives of the City Council and the Board of Trade stand committed as a result of last night's meeting at the City Hall. This first definite step towards a solution of the Esplanade difficulty, proposed by Mr. Hugh Blain, carried unanimously.

These are the representatives who attended the joint meeting:

City Council—Mayor Clarke, Ald. Boustead (chairman) Geo. Verral, Gibbs, Dodds, Maughan, Shaw, Lennox, Small, Tait, Carlyle (St. Thos.), MacDougall, McMullen, Davies.

Board of Trade—D. R. Wilkie, Wm. Ince, A. B. Lee, E. Rogers, J. J. Withrow, W. Millichamp, J. L. Davidson, W. Davies, S. MacKinnon, A. Smith, Robert Jaffray, Secretary Wills, Edward Gurney.

Citizens' Association—Engineer Alan Macdougall, D. MacKinnon, C. S. Gzowski, jr., G. Simpson, B. Henderson, Hugh Blain, E. Burke, G. Chapman, D. E. Thompson, J. Walker, J. Galt, C. A. Howland, J. H. Armstrong, A. Pardoe.

The various propositions were discussed from every standpoint.

The Association's Report.

Mr. D. E. Thompson explained all the salient features of a scheme approved by the Citizens' Association. "We are," he said, "distinctly and unequivocally opposed to the Montreal agreement either in the form it is proposed, or under any of its modifications. We are opposed to overhead bridges as a solution of this question." Then Mr. Thompson explained in effect: "We are in favor of the city having public reserves along the water front; that the public shall have the use in a sense in which they do not have the use now, and that the city shall have the control of a substantial water front. As an association we are opposed to any public streets being crossed. We insist that the public interest must be paramount in this respect and all the street openings be maintained. We are satisfied that there never will be a satisfactory solution of this problem without elevating the railway tracks. We also desire that there be secure power to give entrance to all other railways which in the future should desire such entrance to the city. We are satisfied that a viaduct is feasible and that neither engineering difficulties nor expense ought to prevent our securing a viaduct. These are the points we have definitely committed ourselves to."

Mr. Thompson then dealt with a proposal contained in the report for the construction of a union station, which, he said, would be constructed 700 feet long and 150 feet wide with six passenger tracks. Two elevated tracks should be built south of the depot, south of that a street and south of that a freight shed. The new depot would be entered from Front-street. It is proposed to have not merely a public reserve east of Yonge-street as suggested by the other reports, but another public reserve of the whole space between Brock and John-streets. He also proposed that instead of having a four-track viaduct from York-street there shall be a two-track viaduct from York-street east to near Cherry-street. These tracks will accommodate 400 trains a day. Our report favors a steel structure instead of a solid earth structure. The estimated cost is $1,921,000.

The Montreal Agreement Criticized.

Mr. Hugh Blain followed and criticized the Montreal agreement somewhat severely owing to the cost of a million dollars for overhead bridges.

The Mayor stated that by the policy of the council of 1887 the object of the Montreal agreement was to provide a strip of ry along the Esplanade for the C.P.R. This was accomplished under the Montreal agreement. It was untair to say that because the overhead bridges would cost a million and the proposed viaduct would cost only about two-million, the Montreal agreement should therefore be abandoned. He was not prepared to admit that the city would be called upon to pay the entire cost of those bridges, for it was provided that three arbitrators be appointed to decide the share of the cost to be borne by the railway companies and by the city.

Mr. D. R. Wilkie, for the Board of Trade, strongly supported Mr. Wellington's report, and said that while as amended many of the worst features of the Montreal agreement were removed, yet the greatest objections remained.

Should Have a Viaduct Sure.

Mr. Edward Gurney supported Mr. Wellington's report as coming from an independent individual. The Board of Trade had asked Mr. Wellington to do what was best, first for the city, secondly for the railway companies. The first important object, Mr. Gurney considered, was to secure a good suburban service, and secondly to secure an expeditious transport for business men going through Toronto from Montreal to Hamilton. Messrs. William Ince and J. J. Withrow also spoke.

Mayor Clarke directed the attention of the meeting to the Don difficulty and urged the great necessity for a solution of it. Assistant Engineer Cunningham explained some of the features of his report thereon. Finally, after various suggestions had been made, the most important resolution of the evening, as published above, was passed.

Then the Mayor moved, seconded by Mr. Gurney, that the City Solicitor and Mr. Wm. Ince, representing the Board of Trade, and D. E. Thompson, representing the Citizens' Association, be instructed to draft a memorial to the Privy Council setting forth that the reports and discussion have demonstrated that there is no need that the C. P. R. be granted the amount of land they ask for in the locality sought.—Carried.

It was moved by Ald. Tait and carried that the Board of Trade and City Association send 7 members to meet the Esplanade Committee and draft a scheme to be submitted to the whole joint committee and another meeting will be called as soon as possible.

Merchants can warehouse goods in bond or free with Mitchell, Miller & Co. Negotiable warehouse receipts issued; rate of insurance low.

New York Excursion.

Mr. H. W. Van Every will run one more of his cheap and popular excursions to New York city, leaving Toronto Nov. 9 at 12.20 noon, by G.T.R to Suspension Bridge, connecting with the R., W. and O.'s through express train to New York city without change, with their new and handsome parlor reclining chair coaches. In addition to this Forney's patent seat will also run through free of extra charge for Van Every's excursionists. The equipment of the R., W. and O. has been so greatly appreciated by the traveling public that it is now Canadians' favorite route. The scenery along this line cannot be excelled in America. They give you quick time, elegant coaches with comfort and safety, and land you at 42nd-street or Jay-street in New York city. Wagner sleeping cars run through without change. Parties requiring sleeping cars should call early so as to give ample time to secure accommodation for all. For further information apply to H. W. Van Every, 5 Adelaide-street east, Toronto.

Merchants can warehouse goods in bond or free with Mitchell, Miller & Co. Negotiable warehouse receipts issued; rate of insurance low.

They Will Stay Where They Are.

The statement made a few days ago to the effect that Blake, Lash, Cassels & Creelman were about to lease the first flat of the new Bank of Commerce was premature. The said legal firm have a long lease of their present quarters. The Bank of Commerce building would, however, be a fine location for them, particularly as they are the bank's solicitors.

A WITNESS IN CONTEMPT.

Spellman of the Clan Falls to Turn up at the Cronin Trial.

CHICAGO, Oct. 30.—At the opening of Court in the Cronin trial this morning State's Attorney Longenecker asked for an attachment for Edward Spellman of Peoria, the district officer of the Clan-na-Gael. Mr. Longenecker said Spellman had been served with a subpœna and had agreed to come when called for. Two telegrams had been sent to him but he had not responded. The attachment was issued.

The first witness was Dennis O'Connor. He testified that he was a member of Camp 20 Clan-na-Gael. At a meeting of the camp on Feb. 8 the witness said he heard Thomas O'Connor state that he had heard read in Dr. Cronin's camp the minority report of the committee to try the executive body of the order. The names of the members of the executive body were not mentioned, and witness said he never knew who composed the triangle. Then it was voted to appoint a committee to go up to Dr. Cronin's camp and investigate the matter of the minority report which Dr. Cronin had read.

Patrick Nolan, financial secretary of Camp 20, produced his record book and from it testified as to the numbers borne by Coughlin, Cooney, O'Sullivan, Beggs and Burke. Witness further testified that he was present at a meeting of the camp on the night of May 3, the day preceding Dr. Cronin's death; that Beggs presided, that there was a call for the report of the Secret Committee appointed Feb. 8, and that Beggs replied that the committee was to report to him alone. Witness said that on the Sunday following Dr. Cronin's disappearance he met Burke and Cooney about 3 o'clock in the afternoon in a saloon. This was before witness knew of Cronin's disappearance. They went to another saloon and played cards for a couple of hours.

The next witness was Capt. Thomas F. O'Connor, who created excitement in Camp 20 on the night of Feb. 8 by saying he had heard read in Dr. Cronin's camp a report of the committee that tried the triangle. Capt. O'Connor said Andrew Foy was the first man to speak. Foy arose in his place in the camp and addressed the senior guardian and stated that he arose under a terrible strain; that after the disclosures of LeCaron in London the organization as organization was up in the camp and addressed the senior guardian and stated that he arose under a terrible strain; that after the disclosures of LeCaron in London the organization as organization was up more; that there were four British spies in the organization and that it should be re-organized and every one that was in the organization who had the slightest taint or suspicion attached to him should be expelled.

A Lively Scene in Camp 20.

"I," continued the witness, "arose and stated that I was not surprised at hearing the gentleman talk as he had done; that I knew by positive information that the organization was run by a parcel of rogues known as the executive body. That they had squandered our funds even to the extent of $100,000, and not alone that but they had sent some of our best men across to England to have them put behind the bars. I stated positively that LeCaron was an agent of our executive and I received pay from them. At the moment I was interrupted by three brothers with a demand to tell where I got my information. I did not like the first brother who spoke to me. I told him to demand politely. Instead of doing so he began to bullyrag me. There were two or three other brothers who joined in the demand and there was a general uproar, so I turned around to the senior guardian and I said to him, 'If the senior guardian of this camp will call upon me for information I will tell him.' He did not say anything. Then there was some more uproar. I turned a second time and a third and said if the senior guardian would demand where I got my information I would tell him. Then I stated the interior arrangement of the building in a model of architectural ingenuity. Every office in the building is supplied with outside light and air, and all are fitted with fireproof vaults. This is the strong point in the design and no other, no doubt, will be in favor in the competition. There will be two elevators run by engines placed in the sub-basement. Motive power will also be supplied there for running ventilation fans, which will serve the double purpose of circulating air and keeping the building cool in hot weather. The lighting will be effected by gas and incandescent electric light, and the heating will be done by steam.

The building will cost about $350,000.

Ladies' Day at the Museum.

Ladies only will be admitted to the Panopticon and Museum of Wax Figures at 179 Yonge-street to-morrow (Friday). Many of the fair sex visited this very interesting and instructive place last Friday, and all came away well pleased and satisfied with the time and money spent. The doors will be open all day until 6 p.m. for ladies; in the evening gentlemen will be admitted.

A New Police Station.

The police commissioners yesterday decided to advertise for plans for the new station in Ossington-avenue, but before doing so Judge Macdougall and Chief Grasett will visit several American cities and examine new police stations recently constructed. The inspection of the force will take place shortly.

Manufacturers, by warehousing their surplus stock with Mitchell, Miller & Co., receive negotiable warehouse receipts.

In Thirty-Three States.

The editor of a leading New England paper, who has traveled extensively in thirty-three States, says: "In my opinion, the New Central is a perfect road, and all who travel by any other line, do not get in any way the comfort and pleasure which is obtained by selecting this line."

Yale Beats the U. P.

PHILADELPHIA, Oct. 30.—The Yale and University of Pennsylvania football teams played a close and exciting championship match here this afternoon, the former winning by a score of 20 to 10.

The Winners at Nashville.

NASHVILLE, Oct. 30.—The following horses won to-day: Leo, Bugel, Metal, Mary H., Renounce, Monita Hardy.

They Sometimes Die But Never Tire.

GUATEMALA, Oct. 30.—A revolution is in progress in the Santa Rosa district and the government is shooting all prisoners.

Advances made on merchandise warehoused with Mitchell, Miller & Co., 45 Front-street east.

Cable Flashes.

The strikers in the Mons district now number 8000.

The Po and its tributaries have overflowed their banks.

Emperor William took luncheon yesterday on board the British flagship Dreadnaught.

The natives of Southwest New Guinea have massacred Rev. Mr. Savage, who was sent out by the London Missionary Society, a number of native teachers and the crew of the cutter Mary, belonging to the society.

Dr. Schweinfurth, the African traveler, has written to The National Gazette that letters from Emin Pasha which have reached Capt. Wissmann justify the expectation that Emin Pasha and Henry M. Stanley will soon arrive at Mpwapwa.

The persons convicted of complicity in the murder of Police Inspector Martin at Gweedore were yesterday sentenced, William Coll to ten years' penal servitude, two others to seven years, one to five years and ten others to terms ranging from two to six years.

Continuing his speech before the Parnell Commission yesterday Mr. Davitt denied that the state of crime in Ireland justified the enactment of special laws for application in that country. He produced statistics showing that the number of crimes and deeds of violence committed in England exceeded those committed in Ireland.

Late hours tell on a man, but he doesn't seem to care as long as they don't tell his wife.

Remains to be seen—At the Morgue.

A popular question—"Is that so?"

Bridget, her fourth day—"Miss Jinny, one of yer maches is in the parlor. I don't mean the dark feller with the curly eyelashes, but the blonde bloke with specs!"

Cobwigger: "When your wife found those pool-tickets in your pocket did she say anything before she threw them in the fire? Brown: "Yes. She asked if any of them were winners."

THE W.C.T.U. CONVENTION.

Second Day's Proceedings—Reports of Work—The Ys' Meeting.

GALT, Oct. 30.—The W.C.T.U. Convention re-assembled at 10 o'clock this morning in the Baptist Church. The session was mainly taken up with the reports of the superintendents of the different departments of work carried on by the W. C. T. U. One of these reports stated that the number of churches using unfermented wine at the communion was largely on the increase. The department of scientific temperance instruction under the care of Mrs. G. D. Platt of Picton reported considerable progress in this direction.

A lengthy discussion took place as to the best methods of introducing temperance instruction into the schools and inducing the teachers to use the authorized text books. It was decided to move the headquarters of the literature department from Richmond Hill to Toronto.

The treasurer's report showed a balance on hand of $328; $884 having been contributed as affiliation fees by the local unions.

The public meeting in the evening was held in the Central Presbyterian Church under the auspices of the "Ys."

The session was taken up with the departments of work carried on by the Y.W.C.T.U. An address of welcome was given by Miss Cast on behalf of the local union of the Ys, which was replied to by Miss Tillie of Toronto. Reports of work were given by Mrs. Scott of Ottawa, Misses Skinner, Scott and Finch of Toronto and others.

AFFIRMED AND DENIED.

That the Vanderbilts Have Secured Control of the Altos—Another Big Scheme.

NEW YORK, Oct. 30.—The reports current that the Vanderbilts had bought a majority of the stock of the Chicago and Alton road are positively denied by the fiscal agent of the company in this city and by the officials of the company in Chicago. Vanderbilt interests, however, insist that the control of the property has been bought and it is stated that the Union Pacific collateral trust fund, which is to be used to take up all the stock, is now being printed.

Another railroad scheme of equal importance is also under way. It includes a close traffic agreement between the Pennsylvania, Burlington and Quincy, Burlington and Northern and Manitoba. It is asserted that the negotiation between Burlington and Pennsylvania have been practically closed and only the details remain to be arranged.

THE CONFEDERATION CASTLE.

A $350,000 Building to Go Up in Richmond-Street.

The tearing down of the buildings in Richmond-street, from Yonge to Victoria, will shortly be commenced to make a site for the new colossal Confederation Life Association building. Excavations will follow and the ground will be in readiness for the foundation walls, it is expected, by April 1.

Out of many plans submitted those prepared by Knox, Elliott & Darling have been accepted. One of The World's young men saw these plans yesterday afternoon, and says that in them he saw a very handsome and exceedingly well arranged building depicted. The structure is to be of Ontario and Indian bird's eye gentry sandstone and terra cotta trimmings. The style is one known as the French Gothic, an attractive combination of the Norman and Gothic styles. The building, as is stated, will cover the whole frontage of Richmond-street, from Yonge to Victoria-street. There will be a tower on the corner of Yonge-street, one on the corner of Victoria and a lofty one in the centre, reaching 210 feet high. This has a very pleasing effect upon the facade. The interior arrangement of the building is a model of architectural ingenuity. Every office in the building is supplied with outside light and air, and all are fitted with fireproof vaults. This is the strong point in the design and no other, no doubt, will be in favor in the competition. There will be two elevators run by engines placed in the sub-basement. Motive power will also be supplied there for running ventilation fans, which will serve the double purpose of circulating air and keeping the building cool in hot weather. The lighting will be effected by gas and incandescent electric light, and the heating will be done by steam.

The building will cost about $350,000.

Ladies' Day at the Museum.

Ladies only will be admitted to the Panopticon and Museum of Wax Figures at 179 Yonge-street to-morrow (Friday). Many of the fair sex visited this very interesting and instructive place last Friday, and all came away well pleased and satisfied with the time and money spent. The doors will be open all day until 6 p.m. for ladies; in the evening gentlemen will be admitted.

A New Police Station.

The police commissioners yesterday decided to advertise for plans for the new station in Ossington-avenue, but before doing so Judge Macdougall and Chief Grasett will visit several American cities and examine new police stations recently constructed. The inspection of the force will take place shortly.

Manufacturers, by warehousing their surplus stock with Mitchell, Miller & Co., receive negotiable warehouse receipts.

In Thirty-Three States.

The editor of a leading New England paper, who has traveled extensively in thirty-three States, says: "In my opinion, the New Central is a perfect road, and all who travel by any other line, do not get in any way the comfort and pleasure which is obtained by selecting this line."

Yale Beats the U. P.

PHILADELPHIA, Oct. 30.—The Yale and University of Pennsylvania football teams played a close and exciting championship match here this afternoon, the former winning by a score of 20 to 10.

The Winners at Nashville.

NASHVILLE, Oct. 30.—The following horses won to-day: Leo, Bugel, Metal, Mary H., Renounce, Monita Hardy.

They Sometimes Die But Never Tire.

GUATEMALA, Oct. 30.—A revolution is in progress in the Santa Rosa district and the government is shooting all prisoners.

Advances made on merchandise warehoused with Mitchell, Miller & Co., 45 Front-street east.

Cable Flashes.

The strikers in the Mons district now number 8000.

The Po and its tributaries have overflowed their banks.

Emperor William took luncheon yesterday on board the British flagship Dreadnaught.

The natives of Southwest New Guinea have massacred Rev. Mr. Savage, who was sent out by the London Missionary Society, a number of native teachers and the crew of the cutter Mary, belonging to the society.

Dr. Schweinfurth, the African traveler, has written to The National Gazette that letters from Emin Pasha which have reached Capt. Wissmann justify the expectation that Emin Pasha and Henry M. Stanley will soon arrive at Mpwapwa.

The persons convicted of complicity in the murder of Police Inspector Martin at Gweedore were yesterday sentenced, William Coll to ten years' penal servitude, two others to seven years, one to five years and ten others to terms ranging from two to six years.

Continuing his speech before the Parnell Commission yesterday Mr. Davitt denied that the state of crime in Ireland justified the enactment of special laws for application in that country. He produced statistics showing that the number of crimes and deeds of violence committed in England exceeded those committed in Ireland.

BURDENS ON THE RAILS.

THE GRAND TRUNK PUTTING ON A THOUSAND NEW CARS.

More Freight to Handle—Large Increase in Tonnage on the Midland and Central Divisions of the G. T. R.—Affairs With the C.P.R.—The "People's Road" to the Rescue.

The railways cannot commence to carry the traffic offering in Ontario, especially in the Midland district. This is a serious matter for business, but apparently there is no help for it. The cause of the trouble lies in there being a great increase in the traffic offering this year as compared with last year.

The Midland and Central Divisions of the Grand Trunk are doing a much heavier business than at this time last year, as is shown by the following copy of last week's traffic report:

		1889.	1888.	Increase
Coal traffic	tons	550	539	11
Lumber etc.	"	8935	7963	972
Square timber	"	176	66	110
Grain	"	5179	3746	1373
Flour	"	1004	962	42
Hay	"	246	92	154
Stone and brick	"	1201	483	718
Potatoes	"	473	177	296
Scrap iron	"	69	52	17
Apples	"	231	559	—
Cheese	"	320	293	27
Paper	"	75	107	—
Cotton	"	4	9	—
Liquor	"	114	24	90
Live stock	"	1239	718	521
Unenumerated	"	10,469	11,237	—
		30,225	27,027	4331

From this statement it appears that the grain dealers and the lumbermen are getting their fair share of cars. Of grain 1373 tons more were moved last week compared with the same week last year, and of lumber there were 972 tons more.

A Thousand New Cars.

The World saw Mr. Arthur White, District General Freight Agent of the Grand Trunk, yesterday afternoon and asked him if any measures were being taken to relieve the congestion.

"I should say there were," he replied. "If you saw the despatches that go between here and Montreal daily about cars it would surprise you. We are doing something in our power to meet the wants of shippers. The Grand Trunk arranged some time ago to build a thousand new cars at the works at Point St. Charles, but these gentlemanly lumbermen did not deliver the lumber and the cars could not be got out. In order to facilitate the completion of the work an order for five hundred of them was placed with the Crossen Company at Cobourg and the other five hundred will be built at our own shops. These cars are being built as fast as possible."

Mr. White smiled when asked whether the Grand Trunk was withdrawing cars from local traffic for use on through business. He then produced a telegram from Midland showing the condition of affairs there. The telegram stated that there were in the elevators at that point 189,000 tons of oats and 259,000 tons of corn coming from Chicago and destined for the Eastern States. To move this 489 cars were required and there were only 2 available.

"The situation is pretty bad here," added Mr. White, "but it's not a circumstance to what it is in Montreal. The wharves are jammed with goods ready for movement."

The table above given shows that more left to be moving made to get the crop and lumber moved than in any other direction. While both of these items show increases merchandise shows a large decrease, and yet there is any quantity of merchandise to move.

The Other Roads Also Hustling.

Mr. G. M. Bosworth, Traffic Manager of the Canadian Pacific, stated yesterday afternoon that the C. P. R. offices in Toronto had been pressed pretty closely for car service, but that the demand was being supplied within reasonable bounds.

"But it is impossible," he said, "for any railway to handle all of its freight month in and month out. There are slack seasons and busy seasons, and if a railway company laid itself out to handle all of the traffic with despatch at all times it would simply have to double its rolling stock. The scarcity of cars is the same in the United States as it is here. I was even worse there. I was up through Michigan last week and saw thousands and thousands of barrels of apples lying ready for shipment with no cars to take them. The C.P.R. may be in a better position to meet the demands of its trade as it has had to do this last week than some others, but as I say a scarcity of cars is to be expected at this time of year.

Mr. N. Weatherston of the Intercolonial Railway was visiting the other offices yesterday, taking advantage of the situation on behalf of the "People's Railway." He said he thought the Intercolonial would send up cars for grain intended for export, provided it was exported by way of Halifax.

IS THE PAVEMENT DEFECTIVE?

Ald. Hewitt Says the Sherbourne-street Contractors Are to Blame.

Considerable hubbub is being raised by the Sherbourne-street people over the way they say their asphalt pavement is being put down. The contractors, they assert, are not by any means living up to their contracts and that in almost every detail of the work defects are to be found. When some of the residents gathered around the pavement yesterday to inspect it the workmen made angry threats towards them and even called them some pretty hard names. Of course over all this J. Ross Robertson feels quite sore, as he is the father of the Warren-Scharf paving company in Toronto. This was evinced yesterday when The Telegram protector met Ald. Hewitt, who was among the inspecting party. The alderman supported the many charges contained in the petitio n from the Sherbourne-street people which was presented to Mayor Clarke on Tuesday. This led to some retort from Mr. Robertson and then Ald. Hewitt expressed the opinion that The Telegram did not evince the same desire to show up the defects of Messrs. Warren, Scharf & Co. as they had done to expose those of the house contractors. Mr. Robertson retorted warmly. How about The Telegram's great patriotism for Canadians and Canadian institutions? It is not so long ago since it shouted itself hoarse over the alleged Canadian pumping engine, and declared that no d—Yankee firm would sell the city of Toronto an engine if it knew it. The city would take a Canadian engine or nothing. The rest is well known to all.

Mr. Myers, the Sherbourne-street resident who on Tuesday brought a sample of the sand being used in the construction to Mayor Clarke, alleging it to be quicksand, yesterday drew up this statement:

I positively state that the specifications for this pavement have not been complied with in the following respect: Section 10 provides that each line or kerbstones shall be set on a bed of six inches of clean gravel, and shall be packed on both sides next the excavation with six inches of the same material, well rammed and packed. This has not been done, and if you will have half a dozen of these kerbstones taken up, as pieces to be pointed out by me, I will pay the expense of replacing them if it is found that the specifications have been fully compl