### THURSDAY MORNING

### The Toronto World

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THE ISSUE IN ST. CATHARINES. festations. For these reasons it was opportunity than in the welding of the ing in Canada. The Globe commends the St. Catharfestations. For these reasons it was opportunity than in the weiding of the North British and Mercantile have a banned by the more regular religious links of empire which will unite the capital of f687.000 and they paid diviines city council for its action on the this had been the question at assue in St,Catharines, declares that "the day of tively bostile elements of the ac- tible bond and enable them to fulfil the bond and enable them to fulfil here are some other title 27 1-2 per cent. power franchise question. and, as if The Globe is not blind to the issue that lapsed masses it sought to relieve. perpetual franchises is past." Surely The history of that quarter of a cen- of justice, digneousness and peace. Catharines for the past month, namely, tury is remarkable not more for the whether, in view of the development rapid and extraordinary spread of the of electrical energy at Niagara Falls Salvation Army in every part of the of electrical energy at Magara raise globe, as for the recognition it won as late you on the very manly stand you late you on the very manly stand you have taken in exposing the most garand the investigation of the power bit the most living and efficient instruuation by a commission named by ment for the uplifting of that long boozie once more their policyholders seven municipalities of Ontario, which ment for the uplifting of that long boozie once more their policyholders as they aid in cutting down our prothe City of St. Catharines or the City of Brantford or any other city within the Niagara zone, to enter into a con-General Booth whose strength law in the Niagara zone, to enter into a con- General Booth, whose strength lay in you deserve the thanks of every pullytract or extend the franchise of the his perception of the fact that the Cataract Power Company or any other agencies employed must be social and Cataract Power Company for a term of years. The industrial as well as religious. But Canada Life, with the profits cut away company has a franchise this would have been ineffectual with-which does not expire for seven years. It is would have been ineffectual with-this would have been ineffectual with-out his peculiar talent, not merely for your paper a few days ago, calling at-It went to the City of St. Catharines organization and discernment of char-with a proposition to extend that fran-acter in his helpers and subordinates. with a proposition to extend that fran- acter in his helpers and subordinates, chise 43 years, making 50 years 'n all. but for inspiring every rank and indi-The city council reduced this term to vidual of his army with a genuine ing profits," I procured the last govvidual of his army with a genuine ling profits." I produced the last got, portion of his own burning zeal and ernment report myself. When I read to do: it you can imagine my amazement at "CALL ME SIR," DEMANDS NEGRO. 25 years and the franchise was passed by a vote of 6 to 3. The contention was devotion to the cause of suffering hu- what it disclosed in regard to their in-

that there was no hurry in dealing with this matter as the Cataract Company was secure in its rights for at least seven years; that if any additional rights were to be granted the company should concede something to the municipality. At the Christians. Now at the age of seventy-

no need for these extravagant charges, either for management, commissions, brokerage or the many other things that his has been the powerful, but siven us? If my money earns \$100 in surance Business in Canada. brokerage or the many other things that his has been subject where and no quin project whatever that bring up the cost in the States in the three hig companies from 25 to the three hig compan in the three hig companies from 25 to ernments of France, such and many of them drawing enormous when thieves fall out honest then get 40 per cent. of the entire premium in-40 per cent. of the entire premium in-come. In England there is never more traditional policy of Britain. The traditional policy of more principle of re-communication of the such and many of them drawing enormous their due. To that end the shameless confiscate \$10 out of every \$10 and quarrel among officers of the Equitable than 15 per cent. and in some companies "open door" is no new principle of re-

take \$300,000 a year out of the New York Life, where the assets are nearly five hundred million dollars, and one family must draw in the neighborhood of \$100,000 a year out of the income of which cannot be contested. one-third of the premium income. one Canadian company.

And speaking of family connections we say it is a regrettable thing that the statesmen of the empire, and en- ance, I am public inspectors of insurance com-

The empire will look to him for the that they must inspect. furtherance of the great cause of im-

than 15 per cent. and in some companies "open door" is no new principle of re-less than 10 per cent. We have com-cent invention, but has for years seen panies in Canada whose expenses are the object of British diplomatic effort. The new Anglo-Japanese treaty of al, and unjustly taken from us and no the use of insurance reserves for such

It places Lord Lansdowne in a position of unquestioned supremacy among

titles him to a primary claim to the their sons in the employ of corporations premiership of any Unionist government which may hereafter be formed.

HONOR FOR GENERAL BOOTH.

Upwards of a quarter of a century perial union, a movement which his peculiar character and experience emi- This country has ago the organization known as the Saltions. Founded by the Rev. William sured. The qualities which have se- enterprises. Booth, originally a minister of the cured such favorable results in the

tional in its methods and strange and assent and integrity to primere excellent. Take British companies alone operat-not infrequently uncouth in its mani-

bodies, a source of amusement to the Britains of the seas with an indestructively hostile elements among the the churge Providence has laid upon Here are some others: Norwich Union. the British people for the advancement

UANADA LIFE INVESTMENTS. Editor World : Allow me to congratu-

capital £245,000 and 90 per cent ; Royal Insurance' Company. and 95 per cent. These are not fictions. They are published cold facts, as hard as nails. good thing and they work it capital, splendid organization and good

noider for arousing public sentiment on lars and the best management possithe question. Having three large policies in the sive brains. The Sovereign Fire is not

dians the dividends that have been leaking out of the spout It proposes to exploit ountries. Canadian field. It knows the Canadian field from ocean to ocean as no British or American company ever knew gestive of speculation, that is, "prcfits on sale of securities," and "underwritit. What foreign companies have done in Canada the Sovereign Life proposes

vestments, which are slobbered over Proud Black Elevator Boy Calls for

other

in the apartment house, 115 west sev-enty-first-street, was arraigned in the west side court yesterday on complaint of Peter Weis, a painter, whose wife

# THE TORONTO WORLD

The Weekly Sun: It is said that when thieves fall out honest men get their due. To that the shameless minotice and commercial unity and eli-

Life of New York seems to be leading. When mutual detraction had disclosed value given in return, still the use of insurance reserves for such in violation of law, proprietors of the company (that is, the dinner and the taking by directors of er, of fraud and tookbare) here not profited at the pelled to set to work a committee of new forms they may properly be called inquiry, which has in a few cays dis-

Again thanking you, Mr. Editor, for your efforts in our behalf, and on be-half of sound methods in life insurchants and bankers of New York nave een administering hundreds of mil-ions of insurance reserves and accumulations in defiance of the law that a rustee shall make no profit of his trust

A Triply Disgusted Policyholder. Dundas, Sept. 26, 1905. Directors have charged their purely personal expenses to their company, quartered their dependents and servants upon it, paid pensions to their rela-FOREIGNER "BUTTS IN." tives, and enormous salaries to the One of the most remarkable facts in

the financial history of Canada is the persistent butting in of foreign capital. selves. Senator Depew, while a direc-tor, has received \$20,000 a year as a This country has been a camping legal retainer, for which he gave no ground for American and British mil- service, while at the same time he proservice, while at the same time he provation Army commenced the career which has placed it in the van of re-ligious, missionary and reform institu-tions. Founded by the Rev. William bright and shining mark. That is a big reason why British and mous transactions with the insurance Methodist New Connexion Church, the army was a development from the Christian Mission instituted by him in Christian Mission instituted by him in 1865 as a special effort on behalf of the destitute population of the east of London. From its beginning the army

London. From its beginning the army ation, self-subordination, entire devo ground, and they worked it, for they an issue of stock or bonds. If the had the machinery. They wrote the public bought these securities at an ad-tional in its methods and strange and integrity to principle are all assent assent and integrity to principle are all assent and assent and integrity to principle are all assent and assent an the chased some of them for investment. The inevitable tendency of this was to rigging the stock market, and the bribe the country by prosperity. F fit, like charity, does indeed cover motion of evil schemes like that of the shipbuilding trust. Another pracdends on their paid up capital stock tice still more vicious was the promo tion by these directors of banks and covered. trust companies, which, as their own private enterprises, were made to prosommercial Union, capital £250,000 and Tom Atkinson was just a crank, 40 per cent.; Alliance (new), capital by manipulating in their favor the f215.000 and 50 per cent .: London and funds of the insurance society of which

Lancashire, capital £223,000 and 22 ner cent.: Liverpool, London and Globe, He had so many strange ideas promoters were trustees. There e been fictitious transactions to dethe Tnere A-seething in his head-They looked on him with pitying smiles ceive government inspectors. Worst of capital \$392,000 Because he was so queer, all is the payment of money to influenca And tapped their foreheads, and delegislators and elections. It was ad-mitted that the New York Life had "There's something lacking here." These companies know a paid in a short time \$235,000 to a shady with politician and lawyer named Hamilt

Well, Thomas nursed his strange ideas to influence state legislatures. It was And studied night and day, admitted, too, that this company had Until by constant, active thought in the last three presidential elections contributed \$148,000 to the campaign funds of the Republican party. At last he found the way. He got his patent, safe and strong, To make the thing his own, At last he found the way. When confronted by the facts or forced reluctantly to disclose them, the "The seeing telephone."

conduct of these wrongdoers has teen interesting. One professed ingorance Nobody laughs at Thomas now, He's richer than a bank, body did these things; another that there had been profit to the company in the result; another that the trust funda one admit they ever thought That he was just a crank. But they were strictly accurate of the law; another said that everyfunds of a society mounting up to a billion could not be well managed in They tapped their foreheads, and de-

strict compliance with the law of trus-tees. Several made, while they conters-"There's something lacking here!" ed, halting restitution. Everyone, how

FALL FAIRS.

ussell .................

Paris Wingham West Durham, Bowmanville, Dufferin, Orangeville

er, of fraud and deceit.

really

cover up transactions that would look good if revealed to the public;

as to take as much as possible

ever, protested his good intention. The president of the New York Life was confident and defiant. He thanked God Renfrew .Sept. 26-28 .Sept. 26 9 .Sept. 26-27 .Sept. 26-27 .Sept. 26-27 .Sept. 26-27 .Sept. 26-27 .Sept. 26-27 .Sept. 26-27

They're Sorry Now.

all the people said.

clared:

## SEPTEMBER 28 1905

T. EATON CO. STORE OPENS 8 A.M.-CLOSES 5 P.M. mination of waste, what are its special sins? Some of them have been disclosed in the financial scandals of the past three years. Many others are being disclosed in the insurance investigation. **Friday Bargains** There have been revelations of graft, of of usurpation of pow-These are not new, but very old sins. Yes, but they have taken new For Men and Boys forms peculiar to the age, and in these new forms they may properly be called September's last Friday will be nine hours of "dummy" director; the dual director, who acts at the same time as a, buyquick and earnest business if UNBEATABLE er and seller; the doctored books to BARGAINS mean anything to you. manipulated earnings; the speculating Big reason to "hurry up" to-morrow morningdirector who uses his power to get the advantage of other people in the stock market; the corporation official who, not content with his salary, makes some read-come-8 o'clock. Main Floor-Queen Street. thing "on the outside" which is really on the inside, for it consists in trans-Men's Suits, Scotch and domestic all-wool tweeds, single breasted, also black clay twill worsted, double breasted, regularly 8.50 to 11.00, Friday Bargain... 5.99 ferring into his own pockets profits that belong to the interests he represents; the corruption of parties and the bribery of legislatures; and the estab-lishment of rates and prices adjusted so Men's Trousers, narrow stripes; dark and medium shades, sizes 32 to 42 waist, regularly 3.00 and 3.50, Friday 1.89 public as the public will bear with bargain..... out breaking or revolting. The disclosures that are being made, Gravenette Raincoats, dark grey, sizes 34 to 46, regu- 6.49 the investigations that are taking place, the agitation of the relation of ethics larly 10.00, Friday ..... Boys' Suits, two-piece Norfolk, sizes 22 to 28, regu-1.89 to business, and the question of "tain ed money" are tending not merely to arly 2.50 to 4.00, Friday bargain. ..... bring the sins of concentration into Boys' Heavy Overcoats, black frieze, regularly 4.00 to 3.49 4.50, Friday bargain..... view, but far more than that, to make them so odious that the standard of trusteeship may be lifted much higher. Three-piece Sults, sizes 28 to 33, regularly 4.00, 2.95 If financial concentration is to be maintained it must prove worthy of the Fr:dav ..... trust imposed in it. It cannot expect to Men's Hats, fedora and derby, black and brown, regu-be judged merely by financial results. It cannot expect to retain absolute powmerely by dividends, or even to Men's Gaps, golf and motor styles, regularly 50e and .29 Pro 75c, Friday bargain ..... ltitude of sins, but not such sins of oncentration as have recently been un Men's Night Robes, Flannelette, sizes 14 to 17, regularly Men's Medium and Heavy Weight Underwear, medium sizes .79 Men's Suspenders, elastic web, regularly 20c each, Fri- .121 Main Floor-Yonge Street. Men's Brocaded Silk Handkerchiels, regularly 50c and .25 \$ 65c. Friday Men's and Boys' Gold Filled Vest Chains, regularly 1.19 2.50. and 5.30, Friday bargain ..... Main Floor-James Street. Fountain Pens, solid gold nib, Friday bargain..... .58 ···· ······· Basement 22 Galibre Imitation Winchester Rifles, regularly 275, 1.98 Friday bargain ..... ANT. EATON CO. LIMITED

190 YONCE ST., TORONTO

## WOO GO While ou ored Suitin gradually i the importi-in nowise have the st ing dress hensiveness Embroide ienres, Fig Fine Canya SPECIAL Silk Rep large range Volles. POPLIN Crope de \$1.00 and \$ shades. SPECIA SILKS A Check ar Satia Br Chene, Cha beautiful r in colors, si'ks, from squares. Silk Vely and colors, Velveteens, CHIFFON Chiffon sbot and spots and PRINTED ored silks, SPECI Mail C Sample JOHN Had No 1 Guelph, lice comm

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something to the municipality. At the last moment the Cataract people spread to give the city 250 incandescent lights for the public buildings, equivalent to a cash payment of \$875 a year. If the day of perptual franchises is past it is not due to anything The Globe might have said or done in cdu-tion. The Globe is the fine fighter when the battle is over, and it did not tuan the battle is over, and it did not tuan the battle is over, and it did not tuan the battle is over, and it did not tuan the battle is over, and it did not tuan the battle is over, sharines, where the battle the battle is over, and it did not tuan meeting on Tuesday afternoon unant-the battle is coveragin. The cor-poit, battle is over, and it did not tuan the battle is over, and it did not tuan meeting on Tuesday afternoon tuant-the battle is coveragin. The cover, the city of the people." This cover sharines, where the battle the battle is over, and it did not tuan mously resolved to confer upon him the freedom of the city in "recognition of his great work for the moral and cover, \$40000; etc. The total amount of the strate function for the people." This into St. Catharines, where the battle mously resolved to confer upon him twin City Rapid Transit stock, \$200,000. was on, until the victory had been won the freedom of the city in "recognition ". Northern Securities Company. It comes of his great work for the moral and stock, \$40,000; etc. The total amount -by the Cataract Company. It comes off the battlefield covered with dust, courageously declares that "the day of perpetual franchises is past," and generously gives some of the credit to the Union of Canadian Municipalities which "has done much to clarify and solidify opinion on this point." No one thought of a perpetual franchise

was granted the people of St. Cath-arines from the moment the terms of the bylaw were made public. By a parity of reasoning The Globe would be justified in urging the City of Brantford and the City of Toronto to close with the electric companies with-

the careful attitude of the St. Cathar- years' experience as secretary for war, their power to head off completely and

detriment of life insurânce com panies in the United States is not true of Canadian companies. We speak for the moment of the revelations contain-ed in the two articles published in our columns Monday, the one from The New York World and the other from The New York Post. John W. Ryckman in The World article shows, improper expenditure. neposits and at last come also what The Post article shows, ex-Ryckman in The World article shows improper expenditure, nepotism and also what The Post article shows, ex-travagant cost of management. All these things can be found here. Not so long ago the division of pro-fits among policy-holders was a fea-chief, or the forceful quality of Mr. Not so folk ago the division of pro-fits among policy-holders was a fea-ture of some of our leading companies, nearly approaching the splendid snow-ing of the British companies mentioned in The New York Post article; now these dividends from profits are a dis-appearing quantity. One way to ac-count for it is the extravagant cost of management of life companies in the United States and in Canada. There is

something to the municipality. At the last moment the Cataract people sgreed six, on his return from a missionary Under the heading, "Stocks Owned last moment the Cataract people sgreed to give the city 250 incandescent lights for the public buildings, equivalent to a cash payment of \$875 a year. If the day of perpetual franchises is past it is not due to anything The

by a parting of reasoning The funds in the city of anomaly in the city of anomaly intervent intervent in the city of anomaly intervent would say that we counsel delay in granting such a franchise," said Mr. Richards. Is The Globe still of the opinion that

which has done inder to clarify and solidify opinion on this point." No one thought of a perpetual franchise for this company. The period of 50 years was cut down to 25 years before the matter came up for consideration at all, and practically no concession was granted the people of St. Cath-store for the nations of the world, the store information the moment the terms of store informati

The Sovereign Bank of Canala has opened a branch at Thorndale. Ont. G. J. Lackner, formerly of the Toronto branch, will have charge of the office, and will be assisted by W. A. Fisher of Lumber Inspector Wanted.

The Ontario Lumber Company ad-

Cayuga Is there a corrupt element among elec-

ing. 'Call me sir, you available to be provided in the sirve of the server and the struck my husband in-terfered, and he struck my husband in-terfered, and he struck my husband in-terfered, and he struck my husband with the cane." "Is that true?" asked the magistrate, turning to the prisoner. but he kick-Marmora Emsdale Roseneath Harvover Marriston Watford "Is that true?" asked the magnetic turning to the prisoner. "I hit him, your honor, but he kick-ed me first." replied the darky. "What about that?" asked the court of Weis. "I don't really know whether I kicked "I don't really know whether I kicked Thessalon Milverton Canadians ought int to there is rea-son to fear that similar forces are at work here. It is unavoidable to set on foot a similar inquiry on this side, not may be wisely conducted, but also that the great accumulations of capital, which attend it, may not be used to corrupt or master the people.

corrupt or master the people,

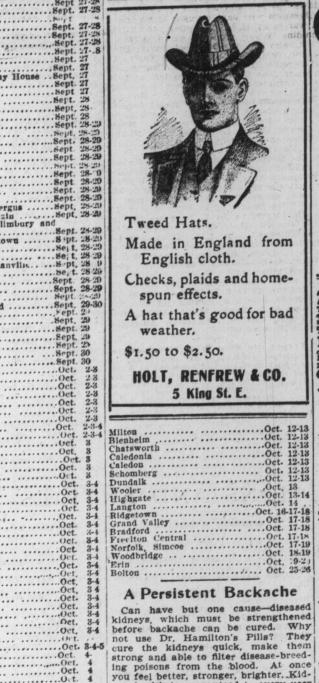
SINS OF CUNCENTRATION.

Wall-street Journal, Sept. 20 : In the Lansdowne ..... vance is attended by its own peculiar Hungerford, at Tweed

a large number of exhibits in every t department. The horses and cattle shown are the largest and best here for years. The attendance for the first day was immensely large, over 3000 being on the grounds. Boston, Sept. 27.—That the opponents of tariif revision and Canadian recipre-tive and industrial corporations of the coun-grounds. Boston, Sept. 27.—That the opponents of tariif revision and Canadian recipre-city and the supporters of Eben S. Dra-per of Hopedale for the party nomina-tion for lieutenant-governor won in the Republican primaries yesterday, ap-pears even more evident to-day, when The clobe still of the St. Catharties careful attitude of the stockholders want, and healthy development in municipal life and government."?
Boston, Sept. 27.-This morning.
Boston, Sept. 27.-This morning.
Savings banks. There is further thas savings banks. There is further thas the stockholders, and the supporters of Eben S. Draties of the stockholders want, and no others. That the right of the policyholder to vote by proxy is so fixed as the same time be a real. "Will of this predecessors. The war office has been the grave of more ruined reput tations than South Africa itself, and the support of the stockholders is supremanted ware with the idea the wing?" to the policyholders is supremanted of what is true and to the consure.
Boston, Sept. 27.-This morning.
Boston, Sept. 27.-This morning.
Boston, Sept. 27.-This morning.
Boston, Sept. 27.-This morning.
In the arrow of the stockholders want, and the support of the stockholders want, and no the stockholders want, and the same time be a real." will of the stockholders is supremanted ware received.
Boston, Sept. 27.-This morning.
Boston, Sept. 27.-Thi

Marshvine Saraia Rodney South Norwich, Otterville Dundas main democratic. Stockholders have votes, and savings banks and insurcompanies are "mutual," but un Jorrie Lion's Head der these democratic forms an oligar-

ott Fair, Zepbyr ..... wkton World's Fair ..... CASTORIA Garafraxa, at Belwood. For Infants and Children. The Kind You Have Always Bought Bears the Signature of Char H. Flitchers Velland ..... Stayner



ney health is guaranteed to every user of Dr. Hamilton's Pills. Get a 25c box Best state from your druggist, and refuse substitutes. Broadway the Longest. Since the Boulevard was added to Broadway, as it properly should be. Broadway is now the longest street contained in the city limits and ac-tually populated. Halsted-street, in Chi-tually is theoretically longer than our cago, is theoretically longer than our fourteen mile Broadway, but the sizest both begins and ends in the farming district within the Chicago city limits, Best state for miners--Ore-Best state for miners--Ore-Best state for miners--Ore-Best state for miners--Oredistrict within the Chicago city limits, while there are houses on Broadway up to the city line. No street abroad compares in length with Broadway. The London streets, "altho the metropolitan district" covers much more terri-tcry, seldom retain their name for any

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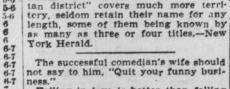
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out afterward.

The successful comedian's wife should not say to him, "Quit your funny busi-

Falling in love is better than falling

Cherry Pectoral. We believe in doctors. They believe in us. We give them the formula of our Cherry Pectoral. They order it for coughs, colds, bronchitis, croup, the grip. Loral Here

oner out The co chief con directed Breakfast expenses from Mil connectio or and a cells, bei controlled Necessity that is unrivalled for MRS, PE its wholesomeness and delicacy of flavor and Detroit, inventor hand, wh and who years, is She wa Canadian aroma is Michie's finest Coffee at 45c. lba blend of the finest Java and Mocha obtainable. Michie & Co., GROCERIES, ETC. 7 King street West tor has good—a substitut 25c, BIRD BOOK FREE only. Robber New- K Klingens gensmith BIRD BREAD Pats 1891-95-95 densmith late\_last Mrs. Kli the odor down sta man. H lieving th ceeded to When Klingens and aske robber h COTTAM BIRD SEED, 35 St. Leavine, Orfe Heating, Plumbing. TORONTO FURNACE robber h room he dragged her unti then dis AND CREMATORY CO. 72 King.st. East. 'Phone Main 1907. STEAM, HOT WATER and HOT AIR HEATING. Repairs for All Kinds of Bad bi bad ston tended tongue, appetite these all eases to Golden J relief an and inv BOWEI BOWEI all these "Golde of ugs; i syrup, w pleasant qualities Don't le you out substitu larger p him. H mend th "That but for t who has "That but for t who has "That but for t who has strength Henry I ward, B "I know Discover rangeme medicine and he h cialists unusual If suf free of large st Heaters. Best Work. Best Prices. THE UNITED STATES. The best state for a doctor-Md. The best state for a tramp-Wash. The best state for a toper-R. I (and rock). Worth more than nine states put together-Tenn. Best state for hogs-Penn. Worst state for health-Ill. The state we like best-Me. The best state for wealthy sinners-Mass. The best state for dogs-Ky. (yi). Best state for a poor shot-Miss. Best state for Arabs-Ala. Best state for those who can't pay-Worst state of all-Texas. -Puck. Every man has his price, and sometimes a man feels pretty cheap. Is it a pig pen when a stingy rich man refuses to sign cheques with it?" The telephone girl takes a ring from a man with whom she is only on speaking terms. If man is but a house of clay Which is but a house of clay, Which is the case, we've heard say-You can determine pretty quick Why one is sometimes called "a brick."

