BILL TO MAKE THE INSURANCE COMPANY BEAR RESPONSIBILITY

Measure Introduced by C. R.

McKeown of Dufferin to
Safeguard Beneficiaries of Mr.

McKeown of Dufferin to Safeguard Beneficiaries of Mr.

Mr. Donovan repeated his objections to the bill, so it was decided to refer it to a special committee to be dealt with. Legislature.

C. R. McKeown, Conservative, for Act as it stands creates a hardship for the heirs of insured persons, who have died, in that they must furnish the insurance companies with proof of the age of the insured before getting the insurance. In a bill, which at its second reading yesterday in the legislature, was referred to a special committee for consideration, Mr. McKeown proposes to place the onus of the question of age upon the insurance companies after one year has elapsed, after the policy has been drawn.

The bill caused a lengthy discussion, and for once in a long time party lines went unnoticed, the discussion being businessilke rather than political in nature. Mr. McKeown told of one case where a man took a policy with a company when he was 51 years of age. His age in the policy, a hardship discussion of the clections, if they were of age, but in the country thousands of men were disfranchised because there was no registration.

Hon. W. J. Hanna stated that men who would be of age before October could qualify for the ballot as the law was at present, and declared that all that could be gained by Mr. McDonald then said that he would like the "thirty days" clause to be changed to "sixty days" or "ninety days" to cover the three months. The

one case where a man took a policy with a company when he was 51 years of age. His age in the policy, however, was given as 49 without any attempt at fraud. The company accepted the man as "49," but fifteen years later when the man died the error was discovered and the company refused to pay the insurance to beneficiaries. The speaker said that the object of his bill was to provide that when the policy was issued the age should be proven and that barring profest within a year, this age should protest within a year, this age should be taken as final and binding upon

Some Opposition.

A. E. Donovan, Consorvative, of Brockville, who is an insurance man, stated that in all his experience he had never heard of a case like the one narrated by Mr. McKeown. Placing the onus upon the company, he said was not right. He then spoke of short term insurance, and said that in these cases men going upon trips could not wait to prove their age.

Is Very Persistent.

Recently N. W. Rowell moved an amendment to the act respecting the consolidated revenue fund, the aim of the \$5,000,000 grant to New Ontario in the hands of the legislative assembly instead of allowing the government to have full control as at present. The bill was presented on the order paper in italics, an indication Some Opposition.

could not wait to prove their age.

Are Not Informed.

Dr. Forbes Godfrey, Conservative, for West York, said that in his experience of examining applicants for insurance he had been supported by the same of the insurance he had never found one per-son who had known or had been in-

George H. Gooderham Intro-

duces Amendment to Motor

Vehicles Act to Prohibit Use

of Objectionable Signal De-

vices and Headlights in All

Cities-To Safeguard the

If the bill introduced in the leg-

islature by George H. Gooderham,

Conservative member for South To-

ronto, is passed, motor cars will not

carry glaring headlights and drivers

will not be able to make unearthly noises in cities. His amendment to the Motor Vehicles Act was given its first reading yesterday and will have the effect of further safeguard-

One of the clauses says: "No motor vehicle shall carry a lighted headlight within the limits of any city in which

there is in force a bylaw compelling all vehicles after dusk and before dawn to carry lighted side lights plainly visible in front and from be-

Another clause reads: "When a motor vehicle meets or overtakes a street car, which is stationary, for the purpose of taking on or discharging passengers, the motor vehicle shall not pass the car on the side on which the passengers are orthing or which

the passengers are getting on or off until the said pasengers have got on or got off safely to the side of the

charge of a motor vehicle shall s sound any bell, horn or other signalin device as to make a harsh, objection

able or unreasonable noise, and no operator of any motor vehicle shall, at an

time, permit any unreasonable amou

of smoke to escape from said mot vehicle, nor shall such operator

any time, by cutting out the mutile or otherwise, permit such motor

les to make any unnecessary noise Still another clause reads: "A rece magistrate or justice of the pea

before whom a person is convicted of

and Falling Hair.

When you darken your hair with

Sage Tea and Sulphur no one can tell, because it's done so naturally, so evenly. It is also splendid to remove dandruff cure itshird.

DON'T STAY GRAY! SAGE TEA WILL

DARKEN YOUR HAIR BEAUTIFULLY

person having the control

street, as the case may be."

EAR-JARRING MOTOR CAR

Wills, Where Proof of Age
Was Not Required, Is Sent
to a Special Committee of
Legislature

dealt with.

Captain H. H. C. Machin (Kenora)
spoke in favor of his bill to amend the
Statute Labor Act so as to provide
that \$2.50 a day should be paid as commutation of statute labor. The bill
was referred to the municipal committee.

William McDonald (Centre Bruce) brought in a bill to amend the Ontario Election Act so as to allow Dufferin, thinks that the Insurance the names of men living in the coun Act as it stands creates a hardship try districts, who were in their twenty-

> days" to cover the three months. The bili was withdrawn.

Mr. McQueen's bill to amount for auditing the books of the public library boards charged to the municipality, was referred to the municipal committee.

A bill introduced by J. C. Elliott providing that affidavits could be

taken before a justice of the peace as well as before a commissioner for taking affidavits as at present, was eferred to the legal committee. Is Very Persistent.
Recently N. W. Rowell moved an

order paper in italics, an indication that it was illegal. Mr. Rowell started a discussion in the house and askod for the Speaker's ruling. The Speaker explained that no member of the house could introduce a bill afformed that an age certificate was recessary to the policy. "The insurance companies take good care not tell their applicants about it," he Dr. McQueen, Liberal, for North Wentworth, confirmed Dr. Godfrey's statements and considered that as it was always easier to make sure of a man's age when he was alive,

Ward Seven Tories &

Conservative Association of Ward 7 will be held at the Masonic Hall, West Toronto, on Monday next, the 10th March. During the evening

March. During the evening the following gentlemen will address the meeting: W. F. Maclean, M.P., Dr. Forbes Godfrey. M.L.A., A. H. Musgrave, M.L.A., S. Huron; Jas. Hart, M.L.A. E. Simcoe; E. W. J. Owens, M.L.A. A first-class concert will be furnished.

him disqualified to hold a license for such time as the police magistrate or justice of the peace thinks fit, and

shall so report with a certificate of

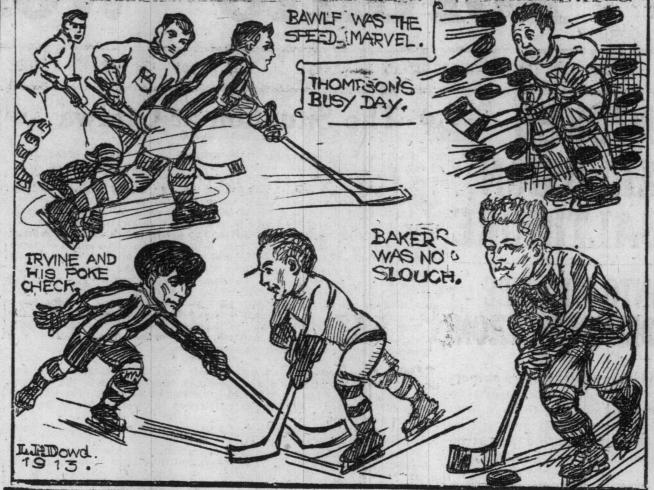
tary."
This bill will likely be discussed in the house on Monday.

BY THE LIBERALS

KEMP PUZZLED

he conviction to the provincial secre-

SOME OF THE ALL-STARS



THE SUNDAY WORLD

The features of this week's Sunday World include a number of interesting local and foreign pictures. Some of these are: Photographs of some of the little citizens of Toronto's Congested Area; Ladies of Victoria Curling Club; Students and Staff of St. Michael's College; Peak Climbing and Ski-ing in Switzerland; the Suffragette "hikers" arriving in Washington; the winner and runner up of the Waterloo Cup.

In the Magazine Sections there are: A further instalment of "The Bandbox"; another short story by Richard Harding Davis, entitled "Callegher"; pen pictures of Dr. Rachel R. Todd and Mrs. Knowles; Chapter IV. of "Old Times on the Missiszoopi"; a full-page editorial on "Profit Sharing"; News of the Horses in General and Turf Topics, and words and music of "Love is the Leaven."

WILSON MUST PUT

to Obligations of

Treaty.

LONDON, March 7 .- (Can. Press.)-

The Spectator, discussing in an edi-

neighborhood, reveals the hollowness

ment has no need to influence the af-

The Spectator finds Mr. Wilson's

greatest opportunities to enforce his

ideals lie in his adopting a bold and

unequivocal interpretation of the Hay-

son send a message to the senate de-

GRAND CHANCELLOR

KNIGHTS OF PYTHIAS

fairs of other countries.

ASHBRIDGE'S SUIT A JARNDYCE CASE

Opening of Keating's Channel New President Must Live Up Is a Point of Much Importance to Harbor Board.

The case of Schofield-Holden and Rickey Brothers against the city, in which many witnesses have during torial way today the administration the last few days uncovered the past of President Woodrow Wilson, preof Ashbridge's Bay in a way that made of Ashbridge's Bay in a way that made it look as if the lawyers were conducting a profound research into the history of the bay, has been sent to the morgue by Chancellor Boyd, who said yesterday that he would not give judgment on the case until the Merritt case, the former Ashbridge's Bay suit, was settled. This is the same as sinking the case in the bottom of the lake where the water is deeper than it is in Ashbridge's Bay. For the common opinion among the blackcommon opinion among the black-gowned counsel in the courts is that it will be a long time before the Mer-ment has no need to influence the af-

it will be a long time before the Merritt case is settled.

The antiquarians who have given evidence in both cases, and have testified that when they were boys the water in the bay was free from filth, and told stories of forgotten schooners that navigated the bay fifty years ago, may be dead before either case is settled.

Corporation Counsel Gears, who to lynching. It suggests that Mr. Wilhas charge of the city's case, promised yesterday that the offending sewage around the foot of Carlaw avenue would be removed, in the interests of the builders of motor boats, who claim damages of \$60,000 from the city.

"Is the city discharged on all others."

"I cannot understand the attitude of ir Wilfrid Laurier and his followers in opposing this single measure of adgment," said Hon. A. E. Kemp at the meeting of the Ward One Conservatives last night at Traders' Hal. "a measure which already has raised Canada in the estimation of the people of the British empire, and the whole world. All that I have to say, and I repeat what I said at the outset, and it is this, what I said at the outset, and it is the plans laid down for reshaping the waterfront would have to be materially altered if the case were decided in ly altered if the case were decided in the same cars with them. What we do say is, 'stop burning them the British empire, and the whole world. All that I have to say, and I repeat what I said at the outset, and it is this, that the government understand their responsibility and they understand their responsibility and they understand their responsibility and they do not fear to do their the case were decided in favor of the plaintiffs and Keating's cut left open.

The case is adjourned until April 28.

In the course of the evening gold-headed canes were presented to Hon. A. E. Kemp. Hon. Dr. Pyne and T. R. Whiteside. M.P.. for the good service which they have rendered the constitu-ents which they represent. SIR JAMES GOES **DOWN TO OTTAWA**

> But It Is "Purely Private Busi- of Pythias, and the other grand lodge ness"-Will Get Birthday Honors Confirmed.

A Mixture of Sage and Sul-selves but make it too sticky, so in-sist you want "Wyeth's," then there will be no disappositionant.

Sir James Whitney left for Ottawn Tree number, mannion, Phos. Towns at 11.30 o'clock last night on the C. P. will be no disappositionant. at 11.30 o'clock last night on the C. P. ton; Fred Grant, James Wilson and R. Today Sir James will receive a pat W. C. Macdonald of Toronto, and Alex You just dampen a sponge or soft brush with "Wyeth's Sage and Sulphur" and draw it through your hair, taking one small strand at a time. Do this at night and by morning all gray to the sovernor-general.

R. Today Sir James will receive a pat on the back from the Duke of Coulter.

Just before the banquet a meeting of the lodge was held in the Temple Eucliding, when about 50 candidates to the sovernor-general. taking one small strand at a time. Do this at night and by morning all gray hair disappears and after another application or two becomes beautifully darkened and more glossy and luxuriant than ever. You will also discover/dandruff is gone and hair has stopped falling.

were initiated, receiving the first degree. Chanceller Commander A. A. McKenna had charge of the initiations and after the ceremonies, the grand lodge officers give short addresses on the business afairs of the society. This was the the one stone. Sir James was interviewed by The World at the Union Station just before his train pulled This was the official visit of the society. dandruff, cure itching scalp and stop falling hair.

Preparing this mixture, though at home is a mussy and troublesome task. For about 50 cents a bottle you can buy at any drug store the ready-to-use tonic called, "Wyeth's Sage and Sulphur and you'll look and Sulphur Hair Remedy." Some darggists put this mixture up them-darggists put this mixture up them-darggists put this mixture up them-darged formula is gone and hair has stopped falling.

Gray, faded 'hair, tho no disgrace, is a sign of old age and as we all destrict a youthful and attractive appearance with Wyeth's Sage and Sulphur and you'll look years younger. Inquiry shows all phardarged formula in the outside out, but he made no intimation that he grand chancellor. Sage and Sulphur and you'll look years younger. Inquiry shows all phardarged formula in the outside out, but he made no intimation that he grand chancellor. Some the ready-to-use tonic called, "Wyeth's Sage and Sulphur and you'll look years younger. Inquiry shows all phardarged formula in the outside out, but he made no intimation that he grand chancellor. Some the ready-to-use tonic called, "Wyeth's Sage and Sulphur and you'll look years younger. Inquiry shows all phardarged formula in the outside out, but he made no intimation that he was interested in the Ottawa rumpus or that he intended seeing the Right Hon. R. L. Borden. A Conservative member of the legislature enlightened business."

Only One "MY One" was on "purely private business."

Increase Has Outstripped Protestant Denominations in Canada.

OTTAWA, March 7.—(Can. Press.)—
That the Roman Catholic Church in
the last ten years has made the largest
percentage of increases as compared
with other denominations is indicated
in figures just issues by the census
department. Their percentage of
growth was 32.88; Anglicans 19.70;
Presbyterians 14.87, and Methodists
8.88. STOP TO LYNCHING

In the ten years the Catholic population increased by 603,441; Anglicans. 361,524; Lutherans, 137,340; Methodists, 163,006; Presbyterians, 272,882; Baptists, 64,661; Greek Church, 72,877, and Jews, 58,163.

SALVATION ARMY EASTER MEETINGS

Massey Hall Engaged For Good Friday and Easter Sunday.

FOR MONSTER SERVICES

City Officers and Entire Staff Will Form Monster Parade.

Pauncefote treaty, and putting an end The Easter festivities will be fit-tingly celebrated by the Salvation Army in Toronto, The Massey Hall claring that no question of financial advantage to the U.S. is to be comhas been engaged for Good Friday morning and Easter Sunday afterpared with the vital necessity that the republic's good faith should be

the republic's good faith should be above suspicion. Regarding lynching the Speciator says:

"A man of high political courage in forces from University avenue thru forces from University avenue thru the downtown streets to the Massey the downtown streets to the Massey Hall.

The military authorities have con sented that the Army should use the parade ground for the muster of the march, and while this is being formed, the massed bands of about 200 musicians will give a monster serenade

ST. THOMAS MAN CHOSEN AS WARDEN

Capt. Ponsford Goes to Take Position in Stony Mountain Penitentiary.

ST. THOMAS, March 7.—(Special.)
—Captain John C. Ponsford of St.
Thomas has been appointed by the Oscar Rumpel of Berlin, grandchancellor of Ontario of the Knights of Pythias, and the other grand lodge officers attended the annual banquet given by the Toronto lodge, No. 39, at the Walker House last night. The officers other than Mr. Rumpel who attended were the A. Herton St. Thomas in 1863 and has always taken an active part in the military life of a conded were the A. Herton St. Thomas in 1863 and has always taken an active part in the military life of the conded were th tended were: E. A. Horton.St.Thomas; an active part in the military life of the city, being an officer in the 25th Regiment for many years, and has been recognized as one of the best drill instructors in Western Ontario. He was tax collector in St. Thomas from 1894 to 1906, resigning to go to El Paso.

Texas, to engage in business with blue. Texas, to engage in business with his brother, where he resided for a few

years. Captain Ponsford has also taken a great interest in all sports, especially b seball, being president and owner of the St. Thomas team when it won the championship and the Balley cup of the Westerln Ontario baseball league west to take up his new

duties in about a week. Only One "BRUMO QUINLIE," that is Laxative Bromo Quinine 67

BANKS UNFAIR TO DEPOSITORS CHARGES ARE MADE IN SENATE

Senator Power Urges That Government Set Example by Increasing Rate of Interest on Deposits in Postoffice and Other Government Savings Banks-Emphasis Laid on Huge Banking Profits.

OTTAWA, March 7.—(Can. Press.) them only as in his opinion they should be treated. Senator Domville adjourned the debate.

Grain Act Amended. senate today, and that body then adjourned until the end of the month. Senator Power called attention "to the illiberal way in which depositors in Canadian banks are dealt with, and asked "whether it is the intention of the government to increase the rate of interest on deposits in the postoffice and other government savings banks."

In support of his statement Senator Power said he thought it was generally recognized as desirable that should be generally distributed so given that the weighing fees would that there should be no monopoly of pay the allowance of the person appointed. wealth or prosperity in the hands of any class. The general distribution of wealth and the general distribution of omfort were necessary for the best nterest of society. The rich sin often by being proud and extravagant and nnecessarily wounding the feelings of umbler people and often stimulate the avy and ill-will of poor people. Peoof moderate means with small amounts on deposit were the backbone of the social fabric and they were the people whose interests should be con-

"That being the case, it is the duty of every public spirited man to preyent anything like a monopoly of vent anything like a monopoly of wealth and prosperity and to encour In Past Decade Membership duty to his own family the general distribution of wealth and prosper-

Bearing this in mind how had that Bearing this in mind how had that very deserving body of men, who are directors of chartered banks of this country, discharged their duty? Banks had prospered greatly in Canada. The aggregate capital of Canadian banks was about \$135,000,000, while the reserves had grown to a total of \$107,000,000 almost as much as the capital. The banks paid dividends at from 10 to 12 per cent. while one, the Bank of Nova Scotia, paid 14 per cent.

Should Be Generous.

Then, too, the banks held real estate of great value. While he did not object to the banks being prosperous he thought they could be sent to the same being prosperous

Chancellor Boyd Decides No
Judgment Will Be Given Until Merritt Suit Is Settled.

Longer Continue.

SETTLEMENT DELAYED

London Spectator Says Blot on Civilization Should Not

SETTLEMENT DELAYED

London Spectator Says Blot on Civilization Should Not

Longer Continue.

Settled.

Longer Continue.

Settled.

Longer Continue.

Longer Continue total population; Anglitues Interest totaling \$635,000,000.

Longer Continue total pop almost equal sum from the same bank and the least he could get the money

for was 7 per cent.

Middleman's Profit. To Senator Power it seemed this was another case of middlemen getting rather too large a profit. The ting rather too large a profit. The bankers should allow their depositors to share in some degree in that pros-perity. They would be well advised to consider this in their pros-perity. The Canadian Government should not discriminate against its own citizens. Canada was paying for its loans an average rate of 3 3-4 per cent. That was the rate it paid persons outside of Canada for the use of money. Citizens of Canada, however, who lent their money to the govern-ment by putting it in the savings bank were paid only 3 per cent. for its

use. There were now deposited with the government savings department \$57,000,000. He thought the govern-ment could well afford to increase its rate of interest to four per cent. That would compel the banks to do the same thing. The result would be that the sum of \$6,350,000 a year would be distributed among Canadian deposiclass of persons, a majority of whom were without great experience in investing funds. It would be treating

Don't Neglect Your Eyes

If your eyes bother you

You may not need glasses If you don't, we will tell you

If you do require them, we can fit you properly, as we grind our own lenses.

Our Prices Are Moderate.

F. E. LUKE

159 YONGE STREET Marriage Licenses Issued.

A government bill amending the Grain Act was given second reading. Hen. Mr. Lougheed said that the amendments which it made to the Grain Act provided chiefly for details of administration: The bill embodied no question of policy. The most important change was a provision en-abling the government to appoint weighmasters at mills, elevators or other points where marketing points might be established. There was no provision in the present act which would enable the government to do erally recognized as desirable that money and the elements of prosperity plications was made and guarantee

RIDICULES LE PAS AS TERMINAL SITE

Hudson Railway Might as Well End in Egypt, Opines Senator Davis.

OTTAWA, March 7.- (Can. Press.)-In the senate today Senator Davis moved for the production of papers relating to the purchase of lands at Le Pas for terminus of the Hudse Bay road. He had noticed in the pre recently that the government had ac uired at Le Pas land to be used for the Hudson Bay Railroad terminals. He said that the road might just as well have its terminus in Egypt as a Le Pas. There was no business to b obtained there. Neither the C.P.R., the C.N.R. or the G.T.P. would provide it C.N.R. or the G.T.P. would provide it with business. They had their own outlets. The late government had never intended that it should stop at Le Pas, but it was to have been extended further westward, where the people could get some benefit from it and it could get some benefit from the people. To stop it 150 miles from the people would mean kiling it.

There were reports that some friends of the government would benefit from the location of the terminals at Le Pas. It was quite certain the government

It was quite certain the government should either kill the railroad project or benefit from some of its funds. The motion for papers carrie

ites had a

eer in th

Ford's second Summary:

up, 5 1-2 f

1. Tony

to 1 and 8

to 5 and

3. Alderm
0.2. 8 to 5.
Time 1.0.
Time 1.0.
Time 1.0.
Time 1.0.
Op. New
race Mc. a
SECOND
eilling, six
1. Theres:
to 5. and
2. Ethelbu
6 to 5. a
8. R. H.
1 to 1, 4 t
1 time, 1.1
1 and Fra
THIRD F
D. selling,
1. Sylvest
to 10 and
2. Tarts,
nd out.
4. Chemul
10 1. and
Time, 1.0

Beautiful Home of the Victrola. A visit to the beautiful Victrola parlors of Ye Olde Firme of Heintzman & Co., Ltd., 193-195-197 Yonge street, must always be a pleasure to anyone at all musical. The firm's assortment of instruments is very large and at all

Forty years in use, 20 years the standard, prescribed and recom-Woman's Ailments, Dr. Martel's

mended by physicians. For Female Pills, at your druggist.

E. PULLAN BUYS ALL GRADES OF WASTE PAPER

ADELAIDE 760. Office: 490 Adelaide W.

HAMILTON HOTELS.

HOTEL ROYAL

\$1,000 REWARD

For information that will lead o the discovery or whereabouts of he person or persons suffering from lervous Debility, Rits, Skin Disease, Blood Poison, Genito Urinary Froubles, and Chronic or Special Complaints that cannot be cured at The Ontario Medical Institute, 263.265 Yonge Street, Toronto.

TIN. LEAD, ZINC, BABBITT, SOLDER, SHEET LEAD, LEAD, PIPE The Canada Metal Co. Ltd. TORONTO, MONTREAL, WINNIPEG.

CUT OUT THIS COUPON

=THE WORLD=

100 Lessons SAVE THIS in Business COUPON

Time Only

Offer Good

For Shert

Twelve consecutive Coupons and 77c entitles you to this book. If by Mail, send 7c extra for postage,

Now Being Distributed by The Toronto World,

Saturday, March 8=

d absorb produ Agents,

FRENCH

amus F