

Of Interest to Women

A Marriage "Trust"

CHICAGO, Feb. 20.—The Tribune today says: A gigantic matrimonial trust, embracing all "Cupid hunter" agencies similar to the Marian Grey Searchlight Club of Elgin, was unearthed in the federal grand jury room. It was learned that evidence had been secured positively proving that the hundreds of "social matrons" bureau operated in every section of the country were controlled by a Chicago and a New York man and possibly two other men.

Personal.

Mrs. R. C. Copeland, 12 Walmer-road, will receive for the first time since her return from Europe to-day.

Mrs. James N. MacKenzie will receive to-day at 120 Balmoral-avenue.

Mrs. Quinn, 461 Dovercourt-road, will not receive this morning. Her return from the first Friday of next month.

Mrs. K. Greek Will and her little son of Montreal are visiting Mrs. W. J. Jones at Castle Frank-crescent.

Mrs. Arthur Dinnis, 126 Walmer-rd., will not receive on Friday, Feb. 21.

Mrs. William P. MacDougall will receive to-day at her home, 461 Huron-street. Her guest, Miss May Higgins of London, Ont., will receive with her.

On Thursday evening, Feb. 27, Bonar choir will hold their annual concert in the church, corner Lansdowne-avenue and College-street. Those taking part are: Mr. James Milne, Mr. Geo. Pax, Miss Margaret McCann, Miss Evoline Ashworth, Mrs. Legge, Mrs. Howe and Mrs. Watson.

Miss Grace Stone of Toronto, who is a student in the vocal department of the New England Conservatory of Music, Boston, made an appearance in an interpretation of a selection from an American composer at a recital in the Recital Hall of the Conservatory Building on the afternoon of Feb. 15. Her selection for the occasion was the song "O Rona Patria," from the "Hors Novissima" of Horatio Parker, now professor of music at Yale and formerly a pupil of George W. Chadwick, director of the New England Conservatory. Miss Stone's singing was appreciatively received by a large audience.

Wm. Walnwright, fourth vice-president of the G.T.R., was in Toronto yesterday en route to British Columbia.

Hon. Mr. Cochrane has gone to Clareville, Quebec, where his mother is ill.

Hon. R. F. Sutherland, speaker of the Dominion House of Commons, Ottawa, was at the King Edward yesterday.

Lally McCarthy, K.C., has gone to England to appear before the privy council.

Mr. and Mrs. Whitton of Cobalt, together with Mr. T. H. Crowley, also of Cobalt, are visitors just now in the city, guests at the Hotel Daly.

Captain William Brooks of French River is in the city just now.

Rev. A. Benjamoff of Buffalo arrived in Toronto yesterday.

Alexander Kerr of Portage la Prairie, Man., was a visitor in the city yesterday, a guest at the Queen's Hotel.

World Pattern Department



BEAUTY PATTERN CO.

5735—A Stylish Tucked Blouse. A modish plain shirtwaist that is extremely becoming is here illustrated in the pattern. Deep tucks are taken up at the shoulders, stitched down a short distance and groups of narrow ones are arranged on each side of the center box-pleat that extends to the waistline. Turned back cuffs finish the full length sleeves, while those in shorter lengths are gathered in prettily shaped bands with pointed ends. Cashmere, wool batiste, French flannel, madras and linen are all suggested for reproduction. For 36-inch bust measure three yards of material 36 inches will be required.

Ladies' Tucked Shirtwaist, No. 5735—Sizes for 32, 34, 36, 38, 40 and 42 inches, bust measure.

The pattern here illustrated will be mailed to any address on receipt of 10 cents in silver.

Pattern Department Toronto World

For the above pattern to NAME..... ADDRESS.....

Like Wanted—(Give age of child's name).....

Mr. Kerr, who is a son of Mr. George Kerr of Plumas, Man., and has had a successful career at the Portage Col. Legate Institute, is on his way to spend a lengthy visit with relations at Paisley, Ont.

N. W. Hibberd of Richmond, Va., a prominent traveling man from the States, was a visitor yesterday, a guest at the Hotel Daly.

NEW INSURANCE BILL HOW THE AGENT FARES

H. C. Cox Tells of the Position of the Men in the Field.

OTTAWA, Feb. 20.—One of the most practical and best received addresses to the banking and commerce committee on the provisions of the insurance bill was delivered by H. C. Cox of Toronto, president of the Life Underwriters' Association of Canada. Mr. Cox put the case of the life insurance agent in a forcible way. He said:

"I thank you for this opportunity of placing very briefly before you the interests of the great body of life insurance fieldmen whom I have the honor to represent. The life underwriters' Association of Canada has a membership of over five hundred of the most active and most successful agents in all the principal towns and cities from the Atlantic to the Pacific, and a frequent expression of opinion is obtained upon all questions of general importance to our members through our executive committee, which includes a representative from each of the twenty-three local organizations. Anything I may say, therefore, may be taken as indicating the thought, feeling and desire of the great body of men who are from day to day, from week to week, and from month to month, year in and year out, going up and down this great country selling to its people the insurance protection which forms such a necessary and vital part of our financial stability."

In the preparation of the bill now before this honorable committee many valuable hours have been given and much anxious and careful consideration expended, but it would seem that the multitude of details demanding their attention, the honorable minister of finance and those assisting him must involuntarily have allowed to escape them the fact that the proposed limitation of expense as set out in section 53 of the bill would bear primarily upon the canvassing agent and would place upon him an insupportable burden. It is, I am sure, only necessary to point this out to have it rectified, but with your permission, sir, I should like to submit two or three of the reasons which have prompted the underwriters to demand the elimination of this and subsequent relative sections.

Insurance Agent's Necessity. It has been demonstrated beyond a shadow of a doubt that the insurance agent is a necessary factor in our economy, and that in his relation as intermediary between policyholders, present and prospective, and the companies he is indispensable, and consequently worthy of his hire. It is the agent in the field who comes in contact with the public, who urges and impresses upon it the advisability, the desirability, the need of insurance protection; upon him the companies must rely for the constant infusion of new blood upon which their life depends, and their mortality experience and their general success for the policyholder. It would, therefore, be most disastrous if anything were done to render agency work less attractive or remunerative.

Agents to-day upon the average are not in any way making a too liberal living, and when it is remembered that out of their modest incomes they must make provision not only for the present, but for the future needs of their families by themselves buying insurance or otherwise when, as in many instances, they are unfortunately physically unable to obtain that protection, much hesitation will be felt in making any curtailment of their earnings. For an agent giving his entire time to the business a yearly production of \$100,000 is considered very satisfactory. Only a very small number, however, possibly 20,000 may be declined, the plan altered so that the applicant will not accept the policy, or the policy for any one of the reasons not taken up, leaving \$80,000 to be paid for upon which the aggregate premiums would be approximately \$2800.

Under section 53 as proposed the agent on a basis of this nature would be able to make an income of from \$800 to \$1100, but would, of course, in many instances have a renewal commission in addition. However, I have in mind the agents which have been from twenty-five to thirty-five years in operation where the agent even with his renewal interest is not making an income larger than might reasonably be expected after so many years of continuous and diligent work. Most agents in Canada are not producing anything like \$100,000 a year, and in quoting you these figures I have given the earnings only of a first-class man of more than average ability and success. When this is considered as a maximum earning and not by any means common, I think it will be agreed that upon the whole the agents are not overpaid.

Forced Out. There has been in operation for the last year in a neighboring state a law very similar in its effect to that which might be expected under the proposed new underwriting, and it is only necessary to read a few of the many articles published from week to week to learn its direful results. Innumerable agents, good agents, have found it necessary to seek other employment, and it is a great pity that the business should lose so many able, loyal men who were a credit to it and to their companies and a protection to their policyholders. I think in mind one general agency in the State of Michigan representing a New York company, which has for years produced over one million of paid business with the largest average premium in the state. In 1907 that agency force dwindled from nearly sixty to four, and its business to \$300,000. This was the only company which came out of the Armstrong investigation with a clean bill of health, so that its loss

of agents and resulting decrease in business were due, not to a cessation of public confidence, but to the limitations which made it exceedingly difficult, if not impossible, for the field men to earn a competency, thereby rendering agency work much less attractive than formerly. The new business paid for by the New York companies in 1907 was \$682,000,000, less than in 1904, in which year they secured \$1,147,000,000, while the amount in force decreased \$53,000,000. A reduction of expense was perhaps advisable, but surely it was neither necessary nor desirable to drive good men from their work in which they had spent many years and to prevent the public from securing or retaining the protection it so greatly needs.

A Narrow Margin. As an instance of the difficulty in meeting the letter of that law I may tell you of a conservative New England company which, under the provisions of the prescribed limit, but which might without any intention or desire to transgress have overstepped the mark. This company secured \$15,000,000 of new business as compared with \$16,000,000 in 1906. Its average policy was \$2200 as against \$1800, indicating that many of its smaller agents had ceased doing business and that its policies were being sold in larger amounts in the larger centers. At the end of the year it was found its total expenses were some \$10,000 within the amount it was at liberty to expend. If section 53 were the margin that if the average policy had remained at \$1800, as in the previous year, the additional medical and inspection fees would have more than wiped it out, and the company would have been placed in a predicament.

If section 53 were to become law the agency forces of Canada would be disrupted. It is true some few men who have been many years in the business would be able to survive because of their old renewal interests, but the Underwriters' Association representing also many men who have no considerable renewal accounts to fall back upon, men who have not the ability to be large producers, men who have perhaps only recently entered the business, and we would respectfully but strongly urge the consideration of the honorable members of this committee.

Business Will Grow. The country is rapidly growing in population and wealth. This growth necessarily means an increased demand for insurance protection, and I take it that the members of parliament, the representatives of the people, so quickly enlarging, will not curtail the only means by which to protect them and their property. Anything which materially reduces the number of men actually canvassing in the field will correspondingly lessen the amount of insurance sold, and I do not believe any of the honorable gentlemen who sit upon this committee or in the house of commons will lightly assume the responsibility of putting good insurance protection out of the reach of the people. It is their desire to conserve.

Section 53 not only fixes the amount which may be spent, but stipulates that the money which is to be used is well-known that in some parts of the country it costs more to do business than in others, and in some localities longer distances to travel, higher railroad fares, larger fees demanded by the medical examiner, the comparative unfamiliarity of the people with the name and standing of the company necessitating much more preliminary work, and the fact that agents and our company managers have hitherto been able to exercise their judgment and a reasonable

dom not to place upon the statutes of Canada hurriedly or without due consideration a measure which would be fairly tested and demonstrated to be inimical to the best interest of the policyholder and his beneficiaries, the agent and the company. In no other profession, trade or business, is it determined by statute what a man's earnings may be, and how, and how strongly urged upon the honorable members of this committee that our countrymen and our countrymen's representatives as in their judgment may seem best, upon the basis of our worth to them and to the great body of assureds. (Applause.)

WATCHES FOR AMATEURS.

Three Prizes to Be Given to Amateur Entertainers at the Majestic.

Since the inauguration of amateur nights at the Majestic Theatre there have been numerous requests from the stage-goers that they be continued. The talent that appeared at the first two contests was considerably above the average; in fact, many of the turns were clever enough to be classed with professionals. Only the best amateur entertainers register for the contests at the Majestic, for they are guaranteed a fair trial and their names are shown. During the engagement of "The Little Organ-Grinder" next week, arrangements have been made for two evenings for amateurs—Wednesday and Friday—and three prizes, three gold watches, will be given. These prizes are on exhibition in the window of the Zeu Piano Company, Yonge-street, intending competitors are requested to leave their names at the box office as early as possible.

Britain's Premier Ill.

LONDON, Feb. 20.—The health of the prime minister, Sir Henry Campbell-Bannerman, does not improve. Dr. Sir Thomas Barlow, physician to the King's household, has been summoned to confer with Sir Henry's own doctor.

The bulletins which are issued do not show anything alarming, but Sir Henry's friends are anxious and refer to his condition as serious.

Topics of the Turf, a page devoted to man's best friend, "the horse," will in this week's "Sunday World" be specially interesting.

A TRIBUTE TO BURNS BY STAUNCH DEVOTEE

John Ball Dow's Eloquent Address at Literary Society Banquet Last Evening.

The annual dinner of the Burns' Literary Society of Toronto was held last night in the Crown Hotel. Alexander Fraser, the president, occupied the chair, and among those present were: His Honor Judge Macmillan, M.L.A.; Hon. Mr. Clark, M.L.A.; Whitby; Col. MacPherson, M.L.A.; W. R. Smyth, John Ferguson, Lt.-Col. Robertson, Lt.-Col. A. G. Henderson, Dr. J. Waugh, John Ball Dow, Whitby; T. C. Irving, E. A. MacLaurin, G. W. Grant, J. MacPherson Ross, John Morison, W. Warnock, W. Banks, sr., Wm. Simpson, W. Algie, Alton; J. S. Carstairs, J. Lockie-Wilson, M. Warnock, John Gounillock, J. Noble, A. Robertson, J. C. Runciman, D. T. McIntosh, G. F. Ronald.

Mr. Charles Walker recited the address to "The Haggis," by Burns, when that stirring viand was served. The speeches were interspersed by songs, furnished by several of the guests.

The speech of the evening was made by Mr. John Ball Dow, B.A., barrister, Whitby, Ont., who, in replying to the toast to Burns, said that, in considering the work of the immortal bard, the Scotchman would be well to glance at the conditions which confronted him. Soon after the union of the parliaments of England and Scotland, a tendency had set in towards the denationalization of Scotland. Edinburgh was being gradually divested of his Scotch position as the centre of national and political life, and the effects of the greater wealth, importance and social influence of the court of St. James upon Scotch manners among the upper classes, had soon become apparent. The fashion of the day, in literature, in dress, in the English school, and Scottish idioms and peculiarities, indeed, almost everything typically Scottish, were rapidly disappearing, and there had been no counter movement would soon have passed into oblivion. The individuality of Scotland was being menaced and extinguished in the larger union.

Recognizing the tendency of the times, Burns resolved to throw himself against the current towards English ideals and strive with all his strength and power to stem the tide and turn it back again into purely Scotch channels. He believed in the studied neglect of Scotland and calls upon his friend to join him in the efforts to do so. He believed in his native land, adding: "We'll gar our streams and burnies shine."

Up to the best. How well the task was performed, let Nith and Ayr and the banks and braes of Bonnie Doon give evidence. Burns' idea that the Scotch must be to Greece or Rome for heroes, or that matter for serious thought, had been imported from London, believing, as he said, that there were "Thames enough in 'Aledonian story to show the tragic interest in her life." He believed in the native industry in literature as well as in other departments of human activity, and if in some cases the quality of the home product was not the highest and "Winna stand the test," recommends us to "do our best."

One was asked the question what is the dominant characteristic of Burns' poetry, and he gave the answer, namely, patriotism. It is the conception, the vivid revelation in himself of the amalgamated multitude of the Scotch people—the sympathy of race. The story of Wallace, says, "poured a Scottish pride upon his veins and would boll through the flood gates of life should shut in eternal rest."

Again, he declares himself to be a Scottish bard whose highest ambition is to sing in his country's service. He writes Mrs. Dunlop that he is a Scotchman and a Scotchman by far his highest pride, to continue to deserve it as his most exalted ambition. Scottish scenes and Scottish life are the sources of his inspiration, to sit on the fields of her battles, to wander on the romantic banks of her rivers and to muse by her stateliest towers or venerable ruins, once the honored abodes of her heroes.

Again, in the dedication of his poems to the noblemen and gentlemen of the Canadian Hunt, he tells them, "I come to claim the common Scottish name with you, my illustrious countrymen, and to tell the world that I glory in the title."

It is in the "Vision," however, more than in any of his works, that we can discover the sources of his inspiration as a patriot. It shows how the physical features of his native land, the lives and deeds of her heroes and martyrs, their struggles in the cause of civil and religious liberty, the intellectual strength of her men in thought, all these were mirrored on his mind and heart, and in them he saw and felt the union of his own heart with the heart of the heroic nation of which he was one. By these he was inspired to give voice and expression in matchless words and melody to the whole current of national life that lay deep in the hearts of his countrymen. As the muse of Homer bade him sing the story of god-like Achilles, and his direful results upon the Grecian army before the walls of Troy, so the poetic genius of Scotland, like the prophetic bard Eliphad did Eliphad, found Burns at the shrine of his inspiration mantle over him, and at her command he sang the sentiments and manners he felt, and saw in himself and his rustic countrymen around him, the joys, the rural scenes and rural pleasures of his native soil in his and their own native tongue. Burns was.

Cook's Cation Root Compound.

The great Uterine Tonic, and only safe and reliable Monthly Regulator, for all women's ailments, is Cook's Cation Root Compound. It is a pure vegetable preparation, and is sold in three degrees of strength, No. 1, 2, and 3. No. 1 is for general use, No. 2 for all degrees of weakness, and No. 3 for all degrees of disease. It is sold by all druggists or sent prepaid on receipt of price. Price, 25c. per box. Address: The Cation Root Compound Co., Toronto, Ont. (Formerly W. H. Underhill).

Sellers - Gough Fur Company, Limited

SALE OF WINNIPEG STOCK



Just now the sale is at its best, greater bargains than ever are here for the select and careful shoppers. There is not a woman or man in Toronto that will not appreciate the great values we are offering. With our extra staff of salespeople we can guarantee that you will not have to wait, and we wish to impress upon you that every article and garment offered for sale in this store is the product of our own workrooms, which has made this house the largest exclusive fur house in the Dominion of Canada. The garments are our own exclusive styles and every fur is guaranteed to be as represented. Come with great expectations—you will not be disappointed. There are several months left of this winter, and you will have practically new furs to start next winter on at half the regular prices.

- Chinchilla Coats, \$275.00. One only Seal Chinchilla Box Coat, 36 inches long, lined with brown satin; regular \$400.00. Sale price \$275.00.
- Ladies' Fur-Lined Coats, \$52.50. Ladies' Fur-Lined Coats, all colors and sizes, best French broadcloth shells, lined with grey and white squirrel and muskrat; regular price \$75.00 to \$90.00. Sale price \$52.50.
- Odd Muffs and Stoles, \$1.50. One odd lot Muffs and Stoles, regular \$4.00 to \$6.50. To clear, at \$1.50.
- Men's Coon Coats, \$45.00. Men's Coon Coats, full and natural skins, all sizes, 50 inches long, quilted farmer satin linings; regular \$65.00 to \$75.00. Sale price \$45.00.
- Persian Lamb Jackets, \$75.00. Persian Lamb and Mink-Trimmed Jackets, Imperial style, black satin linings; regular \$125.00. Sale price \$75.00.
- Alaska Sable Scarfs, \$12.00. Alaska Sable Scarfs, large four-skin style, trimmed with silk ornaments, ten to twelve yards; regular \$18.00 and \$20.00. Sale price \$12.00.
- Alaska Sable Muffs, \$8.75. Alaska Sable Imperial Muffs, large full style; regular \$12.00 to \$15.00. Sale price \$8.75.
- Musk Ox Robes, \$90.00. Musk Ox Robes, long full fur, good colors, beaver cloth linings; regular price \$125.00 to \$150.00 per pair. Sale price \$90.00.

SELLERS - GOUGH FUR CO., LIMITED

"FURS EXCLUSIVELY"

244-246 Yonge Street. - Cor. Louisa

OPPOSE MANITOBA'S BILL

Say Amendments to Liquor Act Will Affect Business.

WINNIPEG, Feb. 20.—Strenuous objection was made this morning by a deputation of gentlemen not identified with the liquor interests before the committee on law amendments to the passing of the proposed amendments to the Liquor License Act. They protested on the grounds that the people in the country had not been made aware of such measures being introduced, and also it would seriously affect other business. A. J. Andrews, on behalf of the Victrola Association, presented a petition signed by 5000 voters, praying that the amendments be not passed, but that a commission be appointed to enquire into the working of the liquor trade, and to report at the next sitting of the legislature.

HEROISM REWARDED.

Irwin and Orville Ennis Receive Medals as Ayr.

AYR, Feb. 20.—The presentation of two handsome Royal Humane Society medals was the unique event here today, the recipients being Irwin and Orville Ennis, sons of John Ennis of this place, and a companion named Albert Walton.

Freight Train Thru Tunnel

Electric Locomotives Stood Test Satisfactorily.

SARNIA, Feb. 20.—About 11 o'clock this morning electric locomotives Nos. 1308 and 1309 were sent light thru the tunnel from Sarnia to Port Huron. On arrival there they were attached to a seven hundred ton freight train, which was in waiting to proceed west, and the start for Sarnia was made. The train consisted of 39 loaded cars and was brought from Port Huron to Sarnia in less than nine minutes. The test proved quite satisfactory, although it will be some time yet before the electrical equipment will be put into permanent use.

Famous Singer's Husband Dies.

PARIS, Feb. 20.—An official announcement was made this evening that Mlle. Mathilde de Castrone Marchesi, the famous singer and vocal teacher, had died in this city to-day, but this soon was followed by a statement that it was not Mlle. Marchesi who had died, but her husband, Salvatore Marchesi, Marquis de Castrone, an Italian composer and singer.

The Northern Congregational Church Choir.

under the direction of Mr. J. Hillyard Loft, last evening rendered the sacred oratorio, "Christ and His Soldiers," to a large and appreciative congregation, which was a remarkable success.

Woburn's Juvenile Football Team

traveled in this week's Sunday World.

OBITUARY.

Dr. John McMaster. After several weeks' illness Dr. John McMaster died yesterday in the General Hospital from blood poisoning. He was one of the best men in the province in electrical and X-ray operations. Dr. McMaster was born near Barrie 49 years ago, and had been permanently resident in Toronto since 1888 when he graduated in medicine from the University of Toronto. Dr. McMaster was at one time engaged in educational work, having taught in many schools and colleges throughout the province. For some time he was on the technical school staff, his specialty being mathematics and science.

David Ward Jr.

David Ward, Jr., for 10 years an insular constable, died yesterday from pneumonia after a few days' illness. The page of Sunday Reading, prepared by J. M. Wilkinson, will prove instructing and interesting in this week's Sunday World.

The Clothes You Put ON You Won't Keep You So Warm as the Food You Put IN You—Breakfast on

SHREDDED WHEAT

Gives natural warmth in a natural way by aiding digestion and health and strength in every shred. Nature's best cure for indigestion, constipation, the bowels to work regularly.

A Breakfast of Shredded Wheat and Hot Milk the best cold day "bracer."

All Grocers, 13c a carton, two for 25c.

No. 763