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SENATE P.O.  
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### Workshop, Not Club Room

View of Liberal Cabinet

## How Commons is Altered

Program Mapped Out...  
...Chamberlain's Followers...  
...Satisfied With Balfour's Policy.

London, Feb. 14.—The new parliament opened in quiet and formal fashion yesterday, but presenting in its composition a bewildering field for speculation as to its future exceeding that of any British parliament of the last half century.

Mr. Chamberlain did not make his appearance in the house of commons yesterday. It was remarked of the aspect of the house that everything had changed except the group of Nationalist members.

Among the proposed measures a leading place will be given the education bill and the trade dispute bill. An important shipping bill will be introduced.

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## JOHN A. MCCALL IS DYING

### LAST RITES OF CHURCH FOR EX-PRESIDENT OF N. Y. LIFE

New York, Feb. 13.—(Bulletin).—The last rites of the Roman Catholic Church were administered today to John A. McCall, former president of the New York Life Insurance Company, at Lakewood, N.Y., where he has been seriously ill for some time.

Mr. McCall had had a sinking spell and the doctors had been busy, calling his condition was such that his family was advised to be prepared for the worst. Subsequently Mr. McCall

recalled somewhat, but his condition remained critical. Besides Mrs. McCall, who was present in constant attendance, three physicians and three trained nurses were present.

Dr. E. J. Janeway and Dr. John Vanderpool of New York have been called in the consultation of Mr. McCall's illness is either a puzzle to his physicians or has been kept secret purposely.

Mr. McCall has attended whenever at Lakewood, officiated.

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TEN PAGES—WEDNESDAY MORNING FEBRUARY 14 1906—TEN PAGES

### LOVE'S LABOR LOST



IMPERIAL CUPID: I aimed with care—yet I've failed to touch his heart.

## Can the Canada Life Explain?

Policyholders Are Much Worse Off Than Those Who Hold Policies in the Corrupt New York Companies, Whose Presidents Have Been Driven from Office.

### AN APPEAL TO HONORABLE MEN.

Exactly a year ago The New York World challenged the methods of insurance adopted by the great New York companies. The first accusation of impropriety was made in connection with the Equitable, the vice-president of which, a young fellow named Hyde, was receiving a salary of \$100,000 a year.

One of the directors of the Equitable was Chauncey Dewey, the junior United States senator for New York, a man who held his head high wherever he went, and who was looked upon as a model of everything a white gentleman should be.

Chauncey Dewey is one of the most eloquent men of his generation. When the company of which he was a dummy director was criticized, he did not reply in the words of a Canadian company man, "Insurance is a moral and benevolent business," but he said, "The charges are absolutely false; the Equitable is brilliant, solid, and its management challenges the most rigid investigation from the most hostile source.

But an investigation was forced and President Alexander, Vice-Presidents Hyde and McIntyre and Comptroller Gordon, the heads of the Equitable, have been driven ignominiously from office on account of the exposures of their crookedness. The facts are similar in connection with the New York Life and the New Mutual.

As a result of the investigation, forced upon an unwilling governor, it was proved, among other things, that directors of insurance companies were financiers engaged in schemes to use policyholders' money for their personal benefit, and diverted profits rightly due to the policyholders into the pockets of themselves and their friends.

In New York there was a supreme superintendent of insurance, as there appears to be in Canada. If he had done his duty the grafting which went on would have been exposed in its infancy, and policyholders would have obtained the rights which Senator Dewey solemnly asserted they had always received.

As it is, there will be new legislation, for the publicity given to the scandals thru the Armstrong committee makes it impossible for the powers that be to legislate as their custom was, in the interests of the grafting controllers of the company, and against the policyholder.

In Canada many crocodile tears have been shed over the misdemeanors of the insurance magnates in the United States. Sometimes with bated breath, and sometimes with audacious confidence it has been asserted that everything is as it should be in the best of all insurance fields, namely the Canadian field.

The management of the Canada Life has been criticized in Canada and in the United Kingdom. The Investor's Review, edited by Mr. A. J. Wilson, one of the most eminent independent financial experts in the world, has scored the conduct of that company unmercifully, thoroughly, and unanswerably.

Below is given a table which can only be explained in one way—the money of policyholders in the Canada Life has not returned to them to anything like the extent that it ought to have done. It has not been like the proverbial bread cast on the waters.

Name of Company	Total Income 1904	Total Income 1905	Dividends to policyholders 1904	Dividends to policyholders 1905	Gross Profits 1904	Percentage of profits paid to policyholders
New York Mutual	\$60,582,802	\$81,002,984	\$2,256,067	\$2,674,207	\$18,070,887	14.7
New York Equitable	\$8,007,131	79,076,696	3,481,640	6,001,903	16,432,859	36.5
New York Life	59,337,725	99,991,272	2,828,154	5,989,401	16,334,695	36.6
Canada Life	3,962,332	4,310,223	194,353*	66,218	1,267,646	5.3
Home of New York	2,588,304	5,722,980	177,900	248,951	706,787	35.9

\*1899

## History of Grab Motion

Cabinet Minister Was Sounded

## Savors of Deep Laid Plot

WHO'LL RUN IN N. TORONTO? MIGHTY READY WANTED

Yields to Deputation and Will Allow His Name to Go Before Convention To-Night.

To-morrow nominations will be received officially for contesting the riding of North Toronto.

To-night both the Conservative and Liberal parties will hold nominating conventions to decide their own choice. Last night the local Socialist party nominated James Simpson.

Just upon whom the mantle of party recognition will fall is still undecided. Mr. A. G. Geary, who has been forging a pretty solid support for himself for the Conservative choice, may find a formidable rival in the evening in W. K. McNaught.

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It is stated in an evening paper that if he is not going to "run" the riding "I have nothing to say," repeated Mr. Urquhart with increasing firmness.

That the Whitney government will recognize the claims of the men who have been working in the party interest for years was the opinion expressed by Mr. Geary at the meeting of the Liberal-Conservative Club to elect delegates to the North Toronto nominating convention.

W. D. Latney, the president, regretted that the riding was not being said at the Ward 2 meeting. It was said there was some dissatisfaction among Conservatives; he did not think there was any. Let the patronage question go by—everything would be better satisfied, he thought.

The Whitney government had done well and had fearlessly administered the law. No matter who secured the nomination, it was necessary to get out and work, as the Liberals would put up a strong man.

Ald. Geary said the Conservative Club always sent out its men to work for the election of the party candidate, and no matter who got the nomination the men would be on hand and do their duty.

Ald. Harrison said he would favor limiting the number of aldermen to twelve, who would be elected from the city at large at a citizens' convention. He believed that better men would be brought out. The alderman asserted that he had known of no round robin, that the increase had been talked of at odd times without any concerted movement, and that no amount had been agreed upon.

Controlled Stand Accused. Ald. McElroy said he was not spoken to, until just before the motion was read. He replied that he would not vote for it. He didn't think it should have been brought up without notice, but

Continued on Page 2.

Resolution of Regret. A resolution, expressing regret at the retirement of Dr. Nesbitt, proposed by Arthur Vankoughnet and John Armstrong, J.P., was unanimously carried. Mr. Vankoughnet gave the doctor credit for the position of the party in Ontario to-day. He was respected because he made so many enemies. They all had to take their hat off to Dr. Nesbitt.

Denouncement. The Allied Printers' Trades Council met last night and passed a resolution of disapproval and condemnation of the action of the Employers' Union in regard to the proposed \$2 wage minimum for civic employees.

GALLIHER, M.P., IS ILL. Winnipeg, Feb. 13.—W. A. Galligher, M.P., is ill at the home of his cousin here. The exact nature of his sickness has not yet been determined.

TO-DAY IN TORONTO. Christian and Missionary Alliance, Zion Congregational Church, 10.30. Opening of new St. Andrew's College building, Rosedale, 2.

Liberal convention, Ward's Hall, 8. Northwest Mapayers' Association, address by J. Z. White, 8. Ball parade, King Edward, 8. Princess—Trinity, 2. 8. Grand—'It's Up to You, John Henry, 2. 8. Majestic—"Young Buffalo," 2. 8. Star—Colonial Belles Burlesques, 2. 8.

DEATHS. RAIKES—On Feb. 12th, 1906, Annette Grace, wife of George Raikes of The Presses, near Barrie, and the great-granddaughter of Thomas W. Saunders of Guelph, in her 93rd year.

Funeral to St. Thomas Church, Shanty Bay, on Wednesday, Feb. 14th, at 2 o'clock. Kindly do not send flowers.

WELLS—On Feb. 10, at Brantford, Henry Marshall Wells, late of Toronto, aged 80 years. Interment at Mount Pleasant Cemetery Feb. 12, 1906.

The F. W. Mathews Co., Undertakers. Let us try some York Springs Club soda for a change. It is good.

Ald. Church Was Father of the Motion and Aldermen Admit That There Was a Canvass Even if "Round Robin" Was Lacking—Say Controllers Deal Double.

"It was handed to me by Ald. Church," is the statement made by Ald. Graham as to the "salary grab" motion that made its way into council on Monday afternoon.

Ald. Noble, who, whether rightly or wrongly, is given credit for having been one of the chief promoters, if not the prime mover in the matter of an increase, denies that he had a part in the drafting of the motion. If he had, he says, he would not have inserted the clause providing \$750 as a maximum for the current year.

Ald. Graham says that Ald. Church approached him on Friday last, saying that the motion would have to be brought up on Monday or it would be too late to apply for legislation at the coming session, and this would be a maximum for the current year.

"I know of no concerted move," said Ald. Harrison last night. There was no round robin, he says. There had been talk of an increase last year, but it had dropped until about the beginning of the month, so far as he knew. About this time an alderman had remarked to him that the salary should either be abolished altogether or Friday.

"I am not a member of the Reform Association," he said, when asked whether his name could be brought up at tonight's convocation.

There was Canvassing. Ald. Harrison admitted last night that the aldermen had been canvassed on the matter. Not a word of objection to the proposition was raised by anyone, he said, referring to the negative attitude of some aldermen. The matter was broached last summer, but was let stand on the "expectation that it would come up again."

"Some of the present controllers were in favor of it at that time," he said. While he knew a motion was to be made, he had not been advised that Monday would be the time.

"I think, personally, it would have been better to have called for it to apply to legislature, asking them to name the amount which was not to be exceeded by the aldermen, while he had heard of no round robin, he hadn't known the motion would be introduced that sum.

Controlled Stand Accused. Ald. McElroy said he was not spoken to, until just before the motion was read. He replied that he would not vote for it. He didn't think it should have been brought up without notice, but

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Winnipeg Adherents of Party Denounce Saskatchewan Outrages. Winnipeg, Feb. 13.—(Special).—There is a revolt on in the camp of the Young Liberal Club.

At the last meeting of the organization a prominent member, Frank Taylor, well-known in grain and sporting circles, denounced in the strongest terms the corruption in Liberal ranks in Saskatchewan, referring particularly to the election of Hole in Regina City, and to the ballot-stuffing at Prince Albert.

His speech has stirred up the younger and more independent section of the party, and they say that the question will not be dropped, the regular partisans are doing all they can to hush up matters.

A resolution has been drafted denouncing the political theft of seats in the new province and calling for an investigation of the whole affair. It will be introduced at the next meeting of the club when there promises to be a warm time.

PECULIAR ERUPTION ALARMS. Vancouver, Feb. 13.—Mount Vesuvius eruption is assuming alarming proportions. The funicular railway track has been damaged at six points, and the principal station is threatened with destruction.

An effort is being made to save the station by the construction of a thick wall of masonry reinforced by embankments of sand. Streams of lava are flowing with considerable rapidity, destroying everything in their course.

The authorities are taking precautions to prevent any loss of life.

Watch for the Opening. The Dundas hat opening will be on Saturday, Dineen's, at Yonge and Temperance-streets. Sole agents in Ontario for this most popular headwear. Felt hats five dollars. Silks are eight dollars. There is not anything dreszier than the Dundas hat. Dineen's specialties are the nearest to perfection there is.

Edwards, Morgan & Company, Chartered Accountants, 26 Wellington St. East. Phone Main 1163.

GETTING OLDER. Probabilities. Lower Lakes and Georgian Bay—Strong northeasterly to northerly winds; snow at Brat followed by much colder weather.

W. Harper, Customs Broker, 5 Melinda.

STAMPSHIP ARRIVALS. Feb. 13. At St. Catharines, New York. From Kaiser Wm. II., New York. Bremen. Pomeranian. Halifax. St. John. Majestic. Sable Island. Liverpool. Kaiser Wm. II., New York. Astoria. Mobile. New York.