

PROPOSALS

Proposed Upon
undertaking
petition.

vent within three years, maintain a power plant as to Victoria and tributary, which shall have a less than 10,000 horse power to be used in the electric railway, power systems in and a sum of at least \$100,000 to be expended during the next such extensions.

The plan is that the power plant will agree that the rates of power in Victoria districts shall be similar to the rates in the power districts in the city of Victoria, and that the power plant will agree to supply the city with power at a rate to be determined by the city, and that the power plant will agree to supply the city with power at a rate to be determined by the city, and that the power plant will agree to supply the city with power at a rate to be determined by the city.

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The city was asked to consider the proposal, and the city council, after a long and heated discussion, decided to refer the matter to a committee of the city council, and that the committee should report to the city council within three months.

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COMMISSION TO
SELECT SITEGOVERNMENT DECIDES
TO APPOINT ONE
Premier McBride Agrees With
Views Set Forth
Locally.

The selection of a site for the university of British Columbia is to be left to a commission of eastern educationists, as is suggested by the citizens of Victoria. This announcement was made by Premier McBride to an influential deputation of residents of the capital, which waited upon him and the minister of education on Saturday. It was one of the most representative deputations which ever met the government, and it was unique in that its object was not a selfish seeking of advantage for the community, but the greatest good of all, and the lasting benefit of higher education in this province.

In the gathering were members of all the professions, merchants and citizens generally. All were quite content to rest the claims of the capital to the university on their merits, when these are seen by a body of men who are not prejudiced by local considerations, and who are at the same time prepared to accept the decision arrived at. The government was assured that Victoria will do its full duty in supporting the proposed university, whether it is decided to place it here or not.

Promptly at half-past ten the deputation assembled in the executive chamber, and was received by Premier McBride and Hon. Dr. Young, minister of education. H. D. Helmcken, K. C., introduced the ladies and gentlemen composing it to the ministers.

George Jay, chairman of the public school board, and also chairman of the committee, pointed out that in the deputation were members of the city council, board of trade, school board, the chief justice, the county court judge, the bishop of Columbia, and city members of the legislature, the staff of the university college and the city schools and prominent business men. He concluded by reading the following report accepted at the citizens' meeting a week ago:

"Your special committee on the case for the university to be established at or near to Victoria, beg to report that it is of the opinion that the site for the proposed university should be left to the decision of an independent board composed of eastern university experts, and that a deputation wait upon the provincial government to place such view before them."

Chief Justice Hunter.

"After careful consideration of this matter," said Chief Justice Hunter, the first speaker, "we have come to the conclusion that the best solution would be to leave the choice of a site for the university to a body of eastern educationists to deal with. All British Columbians must feel proud when they consider the present condition of our educational system. One thing is certain, and that is that the university should be established at or near to Victoria. It is of the opinion that the site for the proposed university should be left to the decision of an independent board composed of eastern university experts, and that a deputation wait upon the provincial government to place such view before them."

"It is of the highest importance that this university, when established, shall start out under the best possible auspices. If the decision is left to a board of that kind nothing can be charged against them; no one can say that they acted except with a single eye to the interests of higher education and of the students who will attend. If, on the other hand, the decision is undertaken by the government, it is clear that there is no question that it will be charged by unsuccessful aspirants for the site with having been actuated by political or particular sectional considerations. We would, too, be a danger that these places would be regarded as a cold shoulder to the institution, and perhaps finally array themselves in open antagonism. That is a condition of the government, I am sure, which we desire to avoid, and, therefore, we ask that your government adopt this suggestion we make to you."

Mayor Hall endorsed all the chief justice had said. If it should finally be decided that this city should have a university, he could assure the government that Victoria would do its part. He was called on by the deputation to have the matter referred to men

who were thoroughly conversant with university requirements.

Bishop Perrin regretted that Vancouver had not taken a similar course, but he had no doubt that if the government made a statement favoring the proposition Vancouver would endorse it and the residents of the province. He deprecated any feeling of sectionalism in so important a matter, and so momentous a choice as that of a university site.

Rev. W. Leslie Clay emphasized that there was not local or sectional in the proposition made. We might feel here that Victoria had certain claims, but these were laid aside and the city stood for the best interests of the province. The choice of a site was a delicate and difficult question, which should be taken out of the realm of politics and sectional feeling, and it could only be treated fairly to all interests by an independent commission, as the chief justice had suggested.

Rev. Dr. Campbell declared that no one in Victoria would desire to see the university placed here unless this was the best and most advantageous place for it. With a choice made by men who would not be affected by any other considerations than those of the best interests of higher education, the university would be safely launched and have the support of Vancouver and Victoria.

Mrs. A. T. Watt considered the situation of a university had as large a part to play as the equipment of the building. The choice made would influence for all time the education given in the university.

H. F. W. Behnken, M. P., John Jardine, M. P., Senator Macdonald and C. H. Luginbuhl were also heard.

Mrs. Jenkins, a member of the school board, considered the course proposed was the wisest one.

Rev. Principal Bolton gave his adhesion to it as an educational, and promised the loyal support of the teaching profession in the institution wherever it was placed.

Minister of Education.

Hon. Dr. Young, in replying to the deputation, said he could truthfully say he had never had more honest satisfaction in meeting any deputation. He was glad to see the premier asked him to consider matters of higher education, and he had done so. During the time the university bill was going through the premier and himself had been in anxious conferences in regard to the question of the university, and he was glad to see the deputation there to discuss the matter. They had both entered into the consideration of the matter purely from the university standpoint, and had never thought of any real estate or sectional interests. In all the deputations which had waited on the government in connection with the matter, he had never yet seen a deputation so representative of the community as this one.

Ald. Henderson said the point about which he did not feel quite clear was that when the charter was given to the company the right of the city or another private company to come into competition was not precluded; was it right now for the city to give that power away?

Mr. Goward pointed out that the city was not asked to give up anything. All it was asked to do was to buy out the company.

Ald. Henderson said the proposition appealed to him as the company did not object to the city getting the power, but it asked that when it got it, and before exercising it the company should be bound to give it to the city.

Ald. Henderson thought Vancouver had greater advantages. Would the same be given here.

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T. Watt, Mrs. Charleston, Misses Lawson, Blackburn, Lucas, Merton, East, Robinson, Barron, Gardiner, Hardy, Revell, Williams, Blake, Cairns, Tuck, Messrs. Andrews, King, Spark, Harvey, C. H. Luginbuhl, Cullin, Willis, Terry, Clearhues, Van Munster, Bowen, Clark, Thompson and others.

THE LORD'S DAY.
Premier McBride on the Advantages of
Sabbath Observance.

The Lord's Day Advocate sent requests at New Year's time to different provincial premiers in various parts asking for messages relative to Sunday observance. The following was received from Premier McBride:

"While opinions may differ as to the best means of obtaining the observance of the Sabbath, the view is shared universally among Christian people that such a rest day is most desirable, both on the ground of religion and of common sense. No man can toll for seven days of the week without injury to himself; and it is fitting that, wherever possible, work should be laid aside and men should rest on the Sabbath. Undisregard for this Christian institution would result most deplorably for the nation, and bring about both the physical and moral deterioration of the people."

ELECTRIC COMPANY'S
EXTENSION PROPOSALS

(Continued from Page 2)

that small sawmills in the vicinity of Vancouver were now using power from the company rather than employing steam.

Ald. Stewart asked as to the danger of shortage of power for lighting this year.

Mr. Goward said there would not likely be any shortage. The Electric Company had additional power from the new plant, and would have the present steam plant overhauled.

Ald. Henderson wanted to know what the city could do in the matter.

Wants Unanimous Resolution.

Mr. Goward wanted a unanimous resolution in favor of the proposal and its incorporation in the act.

Ald. Fullerton thought the people should decide this.

Mr. Goward pointed to the difficulty in getting the people to thoroughly understand the details and the delay which would follow.

Ald. Stewart pointed out that the undertaking could only be binding during the life of the company's charter.

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OPPOSITION TO
INSURANCE BILLBOARD OF TRADE IS
TO MEET MONDAY
Special Committee Makes Vig-
orous Protest Against
Measure.

(From Saturday's Daily.)

There will be a general meeting of the Board of Trade on Monday afternoon at 3 o'clock, when the subject to be discussed will be the question of the proposed bill entitled the "B. C. Fire Insurance Companies' Act." The meeting will be held in the hall of the Board of Trade, and will be presided over by a special committee consisting of D. R. Ker, J. J. Shallock, J. A. Mara and Geo. Carter, who went into the bill.

The result of the investigations of the committee is presented in a report before a special meeting of the council of the Board of Trade called yesterday afternoon. The committee examined into the proposed bill, and found that the main purpose of the bill was to force the insurance companies into line with the B. C. associations of fire underwriters. In view of the high rates charged now the committee reports against the bill and to decide upon definite action the board is called together.

The report of the committee presented yesterday was as follows: To the council of the Victoria Board of Trade: Your committee instructed by the council to examine into the proposed bill dealing with fire insurance companies, entitled "The British Columbia Fire Insurance Companies' Act," beg to report as follows:

It is understood that this bill was prepared by the Associated Fire Insurance Companies of British Columbia, and that the government is being urged to introduce it as a government measure on the ground that it is a bill for the benefit of the public.

The bill provides inter alia: That unless a license has first been obtained from the provincial government no contract or indemnity against fire loss shall be undertaken by any corporation or any society, partnership or incorporated or unincorporated or partnership or any underwriter or group of underwriters.

That a fee of \$250 shall be paid to the government for the license to transact fire insurance business.

That the license shall not be granted unless there has first been deposited with the government cash or security to the value of \$20,000, together with the license fee, and shall be added to the deposit of \$20,000, the re-insurance value of the risks taken by the licensee in British Columbia.

The existing companies licensed under the "Companies Act, 1897," amendment Act, 1905," shall be entitled to a license without payment of any further fee.

That companies licensed by the Dominion of Canada shall not be required to make any deposit.

That an inspector of companies licensed by this act shall be appointed by the government and that to his report shall be referred all matters relating to the business of the licensed companies shall come before him, and he shall report to the government.

That it shall be the duty of this officer to report upon all matters connected with the business of the licensed companies, and to report to the government.

That the government shall be empowered to make regulations for the better management of the business of the licensed companies, and to report to the government.

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adopted by the old line companies have led to great advance in the rates in Victoria during recent years. Although it can be shown that the income of the companies has not been unprofitable in the past and it would not seem desirable to in any way limit the competition in the future.

The information before your committee is to the effect that insurance obtained on the mutual principle at Lloyd's and elsewhere has been of the greatest possible benefit to those requiring insurance and that cases have occurred where protection absolutely necessary could not be obtained in any other way either because the combined companies would not give the kind of protection required or refused to insure the risk on any terms, or asked prohibitive rates beyond what the business concerned could stand.

That it has been found that the cost of insurance has been greatly reduced by the introduction of the mutual principle, and that the companies which do not involve the former principle are necessary and therefore provides no fund out of which a deposit could be made.

In many cases mutual insurance of this character is only possible when a large area is covered and in such cases it would be prevented if it had to be confined to British Columbia or even Canada.

Special Risks.

In other cases special risks have had to be insured with companies making a specialty of such risks, of which, perhaps, there may be one or two in B. C. If a deposit were required in such cases, it would be a special tax on the B. C. insurer and not on the company as a whole.

Lloyds.

The system of insurance at Lloyd's admits of a different grouping of names on every policy and therefore it might be necessary under the bill to make a special deposit and obtain a special license for each such policy, while to exclude Lloyd's would deprive persons in B. C. of the help of the greatest insurance organization in the world.

Under the provisions of this bill it would no longer be possible to cover property in B. C. under "blanket policies," also insuring property elsewhere and issued outside B. C. Such "blanket policies" in many cases enable insurance to be obtained at low rates and in the case of some businesses are essential.

The expenses of the inspector are paid in the first instance by the licensed companies, but there is no doubt that in the final result it will be paid by those requiring insurance. It has been stated over and over again that all special taxes paid by insurance companies are considered by them in drawing up rates of premium so that they form a contribution by those insuring rather than by the companies, and as an illustration of this the fact is mentioned that in Victoria premiums could be reduced about ten per cent if the city did not impose a special tax of \$300 for each company.

The amount proposed to be deposited as a license fee is a very small percentage of the risks accepted by the companies, say not over 1 or 2 per cent. It will not, therefore, give much additional protection, but it will have the effect of limiting competition in favor of the "old line" companies.

Your committee is of opinion that in the interest of the community those desiring insurance should be permitted to obtain it on the most favorable terms possible and that they should not be placed in the hands of what would become a virtual monopoly of licensed companies, which if they decided to take a risk or quote prohibitive rates, could practically compel a person desiring insurance to withdraw from business in British Columbia, inasmuch as the clause authorizing the Minister to give special permission to insure outside licensed companies does not provide for an investigation into whether rates quoted are reasonable or not, and limits the permits to a period of twelve months.

Local Agents.

That it shall be unlawful for any licensed company to insure any property within the province excepting through or by an authorized local agent, unless it be the property of railroad corporations or steamship companies.

It is to be noted that the penalties imposed by the act are not business otherwise than with a licensed company or if a company does business otherwise than through its local agent amount to \$500 in each case whereas none of the other penalties in the act exceed \$250.

Your committee would submit that the main purpose of the bill is to prevent insurance being obtained excepting at the terms and at the rates and on the conditions imposed by the British Columbia associations of fire underwriters and to ensure that all fire insurance business shall pass through the hands of the local agents excepting in the case of railroad companies and steamship companies, who are to receive different treatment from the rest of the community.

Cost Now Very Great.

It is of vital importance to the community that persons owning personal property should insure it against loss by fire, as the omission to do this often leads to serious financial embarrassment, and it is often found that the present cost of fire insurance is, however, so great that on this account very much less insurance is frequently carried than would be prudent and it is, therefore, a matter of great importance that no obstacle should be imposed in the way of persons desiring insurance obtaining it on the best terms possible.

The promoters of the present bill, who are known as "old line" companies, whereas it is often found that insurance can be obtained on more favorable terms than those offered by such companies from associations carrying on insurance by different methods or giving special attention to particular classes of risks. The methods

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CRICKET IN JAMAICA.

Kingston, Feb. 12.—The Philadelphia cricketers, representing the Associated Clubs of that city, today won their second match in Jamaica, when they were victorious over a combined north side team by a final score of 188 to 142. At the conclusion of the first innings the score stood Philadelphia 86, home team 70, and in the second inning the visitors made 100 runs and the home team 72. The Philadelphians are showing a marked improvement in their form.

MURDERERS IN MOUNTAINS.

Two Captures by Philippine Constabulary in Chase Lasting For Months.

Manila, Feb. 12.—After months of tracking through the mountains, two members of a band of murderers were captured by the Philippine Constabulary today. The two criminals, Wakeley and Everett, were brought in while the pursuit of their companions continues.

CENTENARY HONORS
TO HERO OF CORUNNA

Spain Joins England in Perpetuating Fame of Sir John Moore.

The memory of Sir John Moore, who achieved one of the greatest feats of arms in British history, was fittingly honored in London today, on the centenary of his death at Corunna, says the London Chronicle.

All day long crowds were passing before the group of statues raised in honor of the great general in the north transept of St. Paul's cathedral. A Union Jack and the Spanish flag were grouped to form a canopy over the whole, and below were placed a number of floral tributes. These included wreaths from the Spanish and British governments, and the officers of the 52nd Light Infantry and the Black Watch.

The League of Young Britons sent, through Mrs. Henry Samuel, the founder, a striking Union Jack composed of red, white and blue flowers. Every schoolboy—and there were many in the cathedral on Saturday—has read Wolfe's stirring lines, "On the Burial of Sir John Moore," and it was good to see the young men of the day, and perhaps a little stern, as they looked at the statue. If an "old boy's" feelings are any guide the youngsters will fight the fight of life more bravely for the thought of the great British soldier who fell at Corunna.

Far from the grey gloom of the old cathedral, in the bright sunlight of Spain, there were similar scenes, for the Spanish authorities were also celebrating the centenary of Sir John Moore's death. At Madrid, especially at Corunna, where the Sir John Moore monument is preserved with great reverence and pride, the streets were thronged by crowds of Spaniards and Britons.

Wreaths were also placed on the Sir John Moore statue at Glasgow by the Gordon Highlanders. At Aldershot the 1st Yorkshire Light Infantry, with whom Sir John started his career, trooped the colors. A general holiday was then proclaimed.

The boldest, the most successful, the most brilliant stroke of war of all time," is the verdict of General Maurice, the leading critic on the campaign led by Sir John Moore from October 7, 1808, when he took command of the armies in Portugal for action in Spain, till his death on January 15, 1809. On October 25, Moore had left Lisbon with about 15,000 men, struck northeast for Valladolid, and reached Salamanca on November 13. At the same time Sir David Baird had