

The Toronto World
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SATURDAY, JANUARY 29, 1910.
PROVINCIAL HAPPENINGS.
In the debate on the speech from the throne Hon. A. G. MacKay took exception to Mr. T. Herbert Lennox having allowed his "imagination and enthusiasm to run away with him," by charging the late Reform government with having left the province in a state of financial chaos. Mr. MacKay's speech proceeded to leave himself open to similar criticism by assuming that the present government had embarked on a policy of confiscation in the matter of hydro-electric power. It is unfortunate that such a debate cannot rise to a level somewhat higher than that of a student's parliament. Mr. Allan Stedman, who has gained immensely in brevity, spoke with real effectiveness on technical education. He will make a much stronger impression upon the house by well-considered addresses than by those with which his name has hitherto been associated. Sir James Whitney naturally repudiated the insinuation that the government did not mean to pay for the land it took, but nobody ever dreamed of such a thing, except for party purposes.

TO REGULATE TRUSTS.
Over in the United States the question, connected with the numerous trusts that have succeeded in unifying and bringing under one control vast business interests, has become a matter of national importance. The well-being and future of the republic. Remedies for the intolerable burdens thus imposed on the masses of the people in consequence of the enhanced cost of living have been and are being anxiously sought, but the efforts of reformers, from the president downwards, have met hitherto with indifferent success, due mainly to the dead hands that framed the constitution. Had its makers adopted the parliamentary principle which is the distinguishing feature of the British system, relief could easily have been attained. But president and congress are not free to legislate as they please. The supreme court of the United States has pronounced upon the constitutionality of the measures that are passed. This peculiarity in the constitution of the republic easily lends itself to interminable delays, both in the preparation of remedial legislation and in the interminable litigation which intervenes before it becomes operative.

An article in the current number of Pearson's Magazine by Robert R. Reed explains the methods by which the trusts find it easy to evade laws designed to affect their control. He begins by showing that by the unwritten or common law of England which became the common law of the United States, monopoly of any kind was unlawful. In 1890 the Sherman Anti-trust Act was enacted making a monopoly or any restraint of interstate commerce illegal, and all forms of combination that came within the prohibition of that act, the written and unwritten law, and many were set aside by the courts. But these laws were evaded and Mr. Reed undertakes to show how it happened, taking as an example the Standard Oil Trust.

The original trust was destroyed by the Ohio court, but the State of New Jersey by its sovereign act created the artificial person known as the Standard Oil Company of New Jersey, gave it unlimited power of capitalization, and the power to buy any property at any price payable in its corporate stock. Similar artificial persons were created by the States of Pennsylvania and New York, when they gave irresponsible power to the Pennsylvania and New York Central Railroads. But in doing this these states did not protect the citizens in their natural equality of right in the use of the great highways of commerce in their right to equal treatment. From these irresponsible powers and lack of public protection, came the monopoly built up by the oil trust, and its railroad allies, a monopoly created by the act and aid of the state governments.

Mr. Reed truly says that economy of production is the excuse offered for the creation of monopolies, is economy to the people only when it means lower prices, higher efficiency and better living, which can be got only when competition is preserved. Monopolies and combinations, as known to-day are the agents of governments, for without the unlimited power granted by the state, the supposed inevitable tendency towards them would have accomplished nothing. In this connection Mr. Reed quotes a sentence from an editorial in The New York Sun, laying it down that "it may be accepted as axiomatic that no trust or corporation can attain the character of a monopoly in this country except it be by criminal collusion on the part of the government." He goes on to refer to the laxity and inefficiency of the executive, prosecutive and judicial departments, and the failure of the federal authorities to take advantage of the judi-

cial indication that the proper line of attack lay in the destruction of monopoly by prohibition.

In a note Mr. Reed deals with the recent Standard Oil decision, and the confirmation it affords of the statement that monopoly has grown in violation of the Sherman Act, and because of its non-enforcement. The trusts, he points out, are now clamoring for federal license and protection from the laws of a real democracy. But, adds Mr. Reed, monopoly must in the United States be legalized before it can be regulated. Hence, he maintains, the cry for federal incorporation, which is to be "the slogan for salvation," for monopoly and federal control Mr. Reed calls on the Democratic party and the Independent Republican to block any attempt in that direction. His own solution is a law that will take the power and the feet of monopoly in any form out of the state-created corporations. This law, he maintains, should be as far as possible self-operative, and not subject to the discretion of the federal prosecutor. "It should provide," he adds, "that no contract shall be enforceable by any corporation violating its provisions, and give treble damages to every person injured by such violation."

THE PLIGHT OF PARIS.
That great and general sympathy will prevail over Canada with the French people, whose capital city and large districts of whose country are in dire straits thru the excessive rainfall, and consequent floods, goes without saying. Not only do the British Empire and France stand together in the bond of an intimate friendship founded on genuine appreciation and identity of interest, but, as all the world knows, Canada has still closer ties with, to use Senator Boies's expression, her ancient mother country. No other part of the empire has that personal historical association, although Scotland as the old ally of France in the centuries that preceded the union still retains memories of these now far-off days that are reciprocated by the French people.

The calamities that threaten Paris will evoke commiseration in all parts of the civilized world. One of the most beautiful of cities, its magnificent system of underground conduits, by one of those unaccountable ironies that so often mar man's handiwork, threatens to become the cause of her imminent destruction. It would indeed be an unparalleled calamity if the noble churches, palaces, and galleries that make Paris so attractive a resort should be doomed to disaster or even to serious injury. Time and human skill can overcome much, but there are losses that are irretrievable and it will be the universal hope in Canada that the floods may be stayed in time to prevent irremediable calamity.

NORTH AMERICAN LIFE.
In another column of this issue of The World will be found the report made by the twenty-ninth annual meeting of the North American Life Assurance Company, regarding the business done for the year to 31st December. It shows the company to be progressing in all departments and steadily improving its financial position. The cash income reached \$2,028,595.40, an increase of \$133,117.55, while the assets increased by \$899,826.81, and now amount to \$10,490,464.90. During the year \$759,520.41 was paid on policyholders' account and after making ample provision for all liabilities and disbursing the relatively large amount of \$138,320.47 for dividends to policyholders, the net surplus on their account was increased to \$1,018,121.25. Policies were issued for the year totalling \$5,991,120, an increase over the previous year of \$235,806, the whole assurance carried being \$41,964,641. The efficiency of the management is shown by the fact that notwithstanding the large addition in new assurance, the ratio of expenses to premium income remains practically as before.

THE CONFEDERATION LIFE ASSOCIATION.
"In no year in the company's history have the directors been privileged to lay before the policyholders and shareholders a more satisfactory report," was the gratifying statement made at the annual meeting of the Confederation Life Association held yesterday. It was borne out by the details embodied in the report itself which in summarized form appears in another part of this issue of The World. During the past year 9667 of new policies were issued for \$6,440,523, while 200 applications were declined on account of the lives not being up to the required standard. The total insurance in force at the close of the year was \$51,795,428 under 33,144 policies.

There was paid on policyholders and annuitants' account \$1,141,561.17, and notwithstanding the large increase in volume of the company's business the actual expenses of the year were considerably less than for the previous year. This testifies to the care exercised by the management, the ratio of expense to premium income showing a saving of slightly over 1 1/4 per cent., as compared with 1908. The cash surplus now standing at \$1,324,320 increased during the year by \$230,000, while the actual surplus earned amounted to \$252,596, substantially the largest surplus earned in a similar period of the company's history.

Ontario Dissatisfied.
Considerable dissatisfaction is being expressed by the provincial department of colonization at the way in which Ontario is given the small end of the stick in the literature issued by the Dominion department. Although Ontario has nearly half of the sum contributed for this purpose, the publications relating to the other provinces are most attractive, and Ontario's is quite the reverse. Immigration to the province has almost ceased and the provincial department is besieged with applicants for help.

NORTH AMERICAN LIFE

SPLENDID RECORD FOR 1909

The Twenty-ninth Annual Meeting of the North American Life Assurance Company was held at its Home Office in Toronto on Thursday, Jan. 27, 1910, when the Report of the business for the year ended Dec. 31, 1909, was presented.

INCREASE IN CASH INCOME

The cash income for the year from premiums, interest, etc., was \$2,028,595.40, showing the satisfactory increase of \$133,117.55.

ECONOMICAL MANAGEMENT

The business continues to be conducted on an economical basis; the ratio of expense to premium income remains practically the same, notwithstanding the large increase in new assurances.

LARGE PAYMENTS TO POLICY-HOLDERS

The amount paid on policyholders' account was \$759,520.41, of this sum \$138,320.47 was for surplus or dividends, while \$227,111.96 represents payments for matured endowment and investment policies.

ADDITION TO ASSETS

The assets increased in 1909 by \$899,826.81, and now amount to \$10,490,464.90. As heretofore, they continue to be invested in the best class of securities available, the addition to mortgage loans being \$710,255.88.

INCREASE IN NET SURPLUS

After making ample provision for all liabilities and distributing during the year the relatively large amount for dividends mentioned, the net surplus on policyholders' account was increased to \$1,018,121.25.

INSURANCES INCREASED

The policies issued during the year, together with those revived, amounted to the sum of \$5,991,120, being an increase over the previous year of \$235,806; the total business in force amounted to \$41,964,641.

CAREFUL AND SYSTEMATIC AUDIT

A monthly examination of the books of the Company was made, by the Auditors, and at the close of the year they made a thorough scrutiny of all the securities.

A Committee of the Board, consisting of two Directors, made an independent audit of the securities each quarter.

J. L. BLAQUIE, L. GOLDMAN,
President, Managing Director.

GOVERNMENT MAJORITY OF 44

OTTAWA, Jan. 28.—(Special).—It was 3 o'clock this morning before the debate on the Lumsden enquiry amendment and resolution was concluded. After comments from the premier and Hon. G. E. Foster, the government resolution was sustained, 109 to 65, on a straight party vote.

C.P.R. Earnings.

MONTREAL, Jan. 28.—(Special).—For December, 1909, the C.P.R. gross earnings were \$2,214,758; working expenses, \$5,099,335; net profits, \$3,115,423; for December, 1908, net profits were \$2,196,752; and for six months ended Dec. 31, 1909, the figures are as follows: Gross earnings, \$49,925,511; working expenses, \$29,855,635; net profits, \$20,069,876.

For six months ended Dec. 31, 1908, there was a net profit of \$14,041,177. The increase in net profits over the same period last year is therefore, for December, \$6,028,699.

Missionary From Japan.

Rev. R. Emberson of Japan has arrived in the city, where he will remain indefinitely owing to ill health. He was accompanied by Rev. D. Norman, who will return immediately to Japan.

AT OSGOOD HALL

ANNOUNCEMENTS.

Jan. 28, 1910.
Peremptory list for divisional court for Monday, 31st inst., at 11 a.m.:
1. Stephens v. Wilson.
2. Sharpe v. White.
3. Clarke v. Rowell.
4. Andrews v. Newton.
5. Burch v. Plummerfelt.
6. Re Sing and City of Chatham.

Peremptory list for court of appeal for Monday, 31st inst., at 11 a.m.:
1. Toronto Club v. Imperial Trusts.
2. Toronto Club v. Dominion Bank.
3. Toronto Club v. Imperial Bank.
4. Ontario Bank v. Trusts & Guarantees Co.
5. Cantow & P. Railway Co.

Non-Jury Assize Court.

Peremptory list for non-jury assize court before Chief Justice Mulock, Monday, Jan. 31, at city hall at 11 a.m.:
1. Lewis v. Robinson.
2. Rainy Lake v. Rainy River.
3. Carter v. Carter.
4. Shea v. Shea.
5. Labatt v. Fitzgerald.
6. Sovereign Bank v. Torr Rance.

Peremptory list for non-jury assize court before Justice Britton, Monday, Jan. 31, at city hall at 11 a.m.:
1. Green v. Thompson.
2. Green v. Jacobs.
3. Wallace v. Stevenson.
4. Power v. Maganini.

Jury Assize Court.

Peremptory list for jury assize court, Monday, Jan. 31, at city hall at 11 a.m.:
1. Dolly v. McCann-Knox.
2. Young v. Toronto Railway.
3. Decker v. Moore.
4. Green v. P. R.
5. Wright v. Toronto & York Railway.
6. Kyle v. Small.
7. Kyle v. Small.
8. Clark v. Ramsby.

Master's Chambers.

Before Osgood, K.C., Master.
Kempster v. Watson—E. P. Brown, for defendants, on motion to set aside order under C. R. 162 and all proceedings thereunder. W. B. Smyth, K.C., for plaintiff, contra. Judgment, it would seem that the proper course is to dismiss the motion and allow defendant to enter a conditional appearance within ten days. As the order was clearly made on insufficient material, the defendant was justified in his motion, and the costs should therefore be to him in any event. It is only on the strength of the material filed in answer by plaintiff that the order and proceedings can now be validated. But this should be done following Great Australian v. Martin, 5 Ch. D. 1.

McCroskey v. Warren—H. W. A. Foster, for plaintiff, moved for an order vacating judgment and all proceedings and dismissing action without costs. Order made.

Green v. Black—C. E. Robinson, for plaintiff, moved for an order requiring defendant to attend for further examination. Z. Gallagher, for defendant. Adjourned until 29th inst., to allow of defendant filing further affidavit.

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EATON'S DAILY STORE NEWS

Monday Starts a 3 Days' Sale of House Mantels

Composed chiefly of the discontinued lines of manufacturers who are putting new designs in stock, this sale offers some of the best mantels we ever offered at the price. Handsome, artistic, high-grade mantels, perfect in every particular, and you've but to glance at the beautiful designs and good qualities to realize that here's a most unusual chance to buy mantels at prices that seldom come your way.

To start the first day's business off with a whirl we have chosen a special line particularly interesting to builders, for included are mantels suitable for parlor, sitting-room, den or living rooms, some fitted with mirrors, others with cabinets, and a number are golden oak bases, all nicely finished goods.

Your choice of enamelled tile from a large and well assorted stock of English and American makes, fitted with either coal grate, gas grate, or open fire-place, all complete in your home in the city.

Other prices, \$2.50, 42.50, 49.50, etc.

See showing Monday.

February Furniture Sale Starts Tuesday

THE T. EATON CO. LIMITED CANADA

TORONTO, February Trousers Sale Starts Tuesday

ALWAYS Everywhere in Canada

ASK FOR The Most Perfect Matches You Ever Struck!

Eddy's Matches

When you take home a box of Chocolates make it a box of

Michie's Chocolates

We have some Chocolate Creams that are the kind we have been working up to for years. It is hard to imagine how Chocolates could be made much better.

MICHIE & CO., Ltd., 7 King Street West

POLSON IRON WORKS LIMITED TORONTO STEEL SHIPBUILDERS ENGINEERS AND BOILERMAKERS

HOFBRAU Liquid Extract of Malt The most invigorating preparation of its kind ever introduced to help and sustain the invalid or the athlete. W. H. LEED, Chemist, Toronto. Canadian Agent.

MANUFACTURED BY The Reinhardt Salvator Brewery Limited, Toronto.

THE COURT OF APPEAL. Before Osgood, J.A.: Garrow, J.A.: MacLaren, J.A.

Toronto Club v. Imperial Trusts Co.; Toronto Club v. Dominion Bank; Toronto Club v. Imperial Bank; G. H. D. Lee, for Dominion Bank; A. McL. Macdonell, K.C., for Imperial Trust Co. Argument of plaintiffs' appeal in the three actions from judgment of Boyd, C., at the trial resumed from yesterday and not concluded.

Dr. Chase's Ointment is a certain and guaranteed cure for each and every form of itching, bleeding and protruding piles. See testimonials in the press and ask your neighbors about it. You can use it and get your money back if not satisfied. Sold at all dealers of EDWARDS, BATES & CO., Toronto.

DR. CHASE'S OINTMENT.

Blackhand Leader Sentences. NEW YORK, Jan. 28.—Rafaela Pissano, leader of the Black Hand Society, in Brooklyn, was today sentenced to 25 years in Sing Sing for attempted murder.

ESTABLISHED JOHN CAT JANUARY CL

LADIES' SUIT Lot 1—Ladies' Suits, 4 to 45 inches in greatest range of Venetians, Brown Fancy Weaves, specially good as sizes. Regular \$25.00. All On

LADIES' COATS We are holding Ladies' Coats of a tractive garments of prices ranging from \$15.00 to \$35.00. Regular \$25.00. All On

MILLINERY In the Millinery month we are a success of special preparatory to a SHETLAND S

Just to hand, fur coats, all sizes. REAL SHEET White and black. Oreganum. Unbleached stock. Clear at 50c. 75c. EMBROIDERED BEDSPREADS Pure Irish Linen. Bedspreads, single bed sizes, at \$14.00, \$15.00; regular at 20c each. BLEACH-DAM TABLE CL

These have been of slightly Bleach. These damages, are made by a cloth as another quality variety. A big lot of best value 10c. of damages, the handled. Sizes 10c. Very special or below regular.

NEW PRINT Handsome new in elegant illustration of design. MAIL ORDER

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