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QUESTION LOOMS UP LARGE MEMBERS ARE DECLARING

Peature of Yesterday's Long Ses. Commission and the Tariff Are Also Subjects of Criticism.

Ottawa, March 12.-(Specoal.)-The dary grab supporters began coming wan in the commons to-night after the speech of W. F. Maclean, in which he declared that if the bill to amend the senate and house of commo iced in the afternoon by the minparise of justice, did not contain the regal of the salary grab, in all its phases, he would propose an amendinent to that bill to that effect. Three Conservatives. In the course of the wealing, declared that they would vote for such repeal, viz., Dr. Walsh (Huntagon, Quebec). Uriah Wilson (Lencox), and Dr. Barr (Cardwell). The announcement of the latter gentleman was more than a surprise, and elicited a rather warm criticism from Andrew Ingram of Eligin. He says when, the matter comes up he will express certain things in connection with the indemnities, the salaries of judges, etc. In reply to a question by Mr. Maclean the premiser stated that the telephone committee appointed at the last session had gone out of existence.

The floodgates of foratory were opened and the house remained in session ill after midnight.

Mr. Borden made an effective speech but fife premier's reply had the air of trifing with serious matters. Nearly all the ministers had a bad turn, Mr. Foster being especially severe upon if reference was the mount of the collegation of the statement that the United States would protoct us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us from Europe." Who is to protect us from Europe. "Who is to protect us." If the minister of a least respect to the sevent of the families of the families of the place of the families of the families

Emperor William Sends Party of 25 Expert Miners With Salvage Apparatus.

and give him his insurance at manufacturers' or wholesale prices, without absolute loss to the company, while for the most part the policyholder has to put up the retail price. In such cases the agent is sacrified by the company, but the company does not care. This is only one of the tricks of the rade.

WHAT POLCIYHOLDERS SHOULD DO.

What policyholders should be.

We have dealt with the theory of life insurance, and its general printiples, in order that the policyholders may understand the why and wherefore of their contracts, and, as the Insurance Commission proceeds, may watch intelligently their own interests.

The companies will look after their own interests; and while there is undoubtedly a large mutual interest between the company and the policyholder, the company will use every effort to get hold of the big end of the store.

There are combines in insurance as well as in other branches of trade and commerce, and policyholders must learn to stand up against them, by learning first the foundation principles of the business.

TARIFF DEBATE HAS BEG THE FEATURE

Balfour and Chamberlain Decline to Commit Themselves and Premier Speaks of "Wasting Time."

on the motion of Sir James Kitson. ministerialist declaring it to be the determination of parliament to resist duties proved to be uneventful. The

Mr. Fisher, the minister of agriculture raised a laugh by his statement that he had not expected his speech at Montreal to receive such widespread attention.

Mr. Oliver was kept busy explaining the acts of his deputies, but stated that he did not think that civil servants should be discitizenized, whatever that means.

W. F. Maclean broke away from old Morn-out issues. He was sorry to hear of Mr. Fielding's accident, out raising prices of material food we could all vote for it. He would like to know what the scheme was."

Sir Edward Clarke, a convinced Unionist, said that after the disaster caused by the lamentable advocacy of taxation of food by the late chancellure with the colons of the exchequer he had said that he thought it would be possible to construct a preferential system with answer given by her, according to the answer given by her, according to the widence of Constable Beaulieu, who made the arrests and was present at himself and P. S. Matthews of Montreal.

W. F. Cockshutt bitterly complained of the government's procrastination about the tariff. He thought their own

Presbyterian Home Mission committee, St. Andrew's Church, 9,30.
Georgian Bay disheries commission, Qveen's Hotel, 2.
Canadian Household Economic Association, J. D. Allan on "The Land of the Czar," Normal School, 3.
Massey Hall, Anti-vaccination meeting, 8.
Association Hall, Kneisel Quartet, 8, Association Hall, 8, Caledonian Society, St. George's Hall, 85

Caledonian Society, St. George's Hall, & Army and Navy Veterans, Occident Hall, S. Never sold in bulk, "Club Coffee."

WILL THE POLICE INTERFERE WITH THE GAME?



MANIPULAÇOR OF "SHELL" GAME: The police got no right to butt in-this ain't no game of chance. I win every time

TWO CENTS A MILE ON ELECTRIC RAILWAYS PROVISIONS IN NEW RAILWAY ACT FOR ONTARIO FRANCHISES ARE LIMITED TO 25 YEARS

Hon. J. S. Hendrie's Consoli-

where eminent happened to sprain als made the architecture of the macross colorable because the

Two Cent Rate.

The fares to be taken by the company on a miliway to be operated by electricity, for each passenger, shall not exceed five cents for any distance not exceeding three miles. Where the distance exceeds three miles, then not exceeding two cents per mile or each fraction the control of the distance actually traveled. Children under 10 years of age shall be carried at half fare. Pupils under 17, actually attending school shall be sold eight tickets for 25 cents for any distance not exceeding five miles.

All policyholder can no line were onchail per cent, would make a before the company first the rate of files and the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company first the rate of files and the second of the company files and the

In Canada there is a combine in life insurance, in which thirteen companies, headed by the Canada Life, sell insurance at a uniform rate. The rule of the combine, after the leading has been put on, is: Age 20, \$19.40; age 30, \$24.25; age 40, \$32.60; age 50, \$47.05; the actual premiums on a whole life policy for \$1000 "participating," which the policyholder has to pay, and insurance CAN BE SOLD FOR VERY MUCH LESS THAN THE GROSS Incidentally, the policyholder can also see how a company in competition with another company or agent may "cut the rate" to the quick, that s, to the net premium may take in a friend or a firm on the ground floor, and give him his insurance at manufacturers or wholesale prices, without

Are you moving? Secure experienced men and good vans from the For-ster Storage & Cartage Co., 548 Yonge Street. Phone N. 928. Telephone your grocer for "Clu

EMPIRE HOTEL. .336 Yonge-street, most modern and up-to-date hotel in Toronto. Rates \$1.50 to \$2.00 per day. J. Newton, proprietor. Phone Main 2255. rins & Westervelt. Chartered intents. 27 East Wellington St. ito. David Hoskins, F. C. A.; Westervelt, C. A.

Two cents a mile over three miles.
Franchises limited to 25 years. At expiry municipality may, take over at valuation.
Entrance of radials on terms subject to restrictions. No overlapping of franchises.
Vestibule for conductors. No sidesteps unless devilstrip is too narrow for wide cars. Centre alse in open cars. Front and rear entrance. Lavatories and sanitary conveniences for employes.

ployes.

Standard gauge 4 ft. 8 1-2 in. Board may order stops. Work on new railways must begin in two years and be completed in five. Compensation for property damaged.

Forfeiture of charter for failure to operate 18 months.

No Sunday cars under provincial charter.

Unclaimed property sold and proceeds devoted to benefit fund of sunjoys.

of employes.

Examination of employes as to fitness. Company cannot contract out of liability. Continuous duty of 25 hours must be followed by 12 hours of rest.

RAILWAY BOARD.

Railway and municipal board to consist of three members. No interference by government.

No appeal from decisions on questions of fact.

Power to annex territory, alter municipal boundaries, confirm financial and other bylaws.

Power to compel companies using wires to adopt safeguards protection of life. May act as arbitrators in threatened labor troubles

May enforce agreements between municipalities and railways and may take charge of line till company submits.

May hear appeals where assessment is over \$20,000.

9 MONTHS' ESTIMATES DOWN A PASTOR'S PERFORMANCES.



W. S. ANDREWS.

During Lent, York Springs Beverages in superior to all others.

Smoke Taylor's M aple Leaf' Cigar

A fidelity and guarantee bond is not only security for an employer, giving him responsible protection against disthonesty, but the trusted clerk also improves his status under such a bond, It is a business-like way of establishing confidential relations. Issued by the London Guarantee & Accident Co., Canada Life Building, phone Main 1642.

By Vote of 10 to 8, It is Decided to Establish a Department to Boom the the City.

A new office of commissioner of in-ustries and a publicity department will

detail of the assessment of the city at his gnier ends, and that unfitted him to take over this new work. His training, had been so different to what was needed. Ex-Commissioner Fleming, the alderman said, had scared industries away. Surely Toronto has advantages to be placed before those manufacturers of the United States and Britain who want locations here. He wanted to know how Controller Ward was going to square himself with labor people, considering the stand he had taken on this question. Encouragement of industries was the greatest thing to be done for labor. Mr. Forman hadn't time and he hadn't a man in his office who would do. Such men as Dunn and Hubbard were always putting on the brake. They had been the cause of this city not being twice the size it is now. It was old-fashioned, dried upunprogressive fogeyism, which was an anchor on Toronto, but still they could not keep the city back. It was going ahead.

Supported by Shepherd.

ahead.

Supported by Shepherd.

Ald. Sheppard favored it because it created a new office. He did not think Forman could do it, for he would have to neglect his present position to make the new one a success. He insinuated that Dr. Sheard could run one depart-

Continued on Page 6. FATAL WRECK AT SUBBURY.

One Car Left the Track and Some Others Turned Over.

Montreal, March 12.—(Special.)-Two passengers, supposed to be immigrants, were killed this afternoon on the Soo branch of the C. P. R., just west of Sudbury, accord-



STEAMSHIP ARRIVALS,

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