

"LEGAL CARDS.

F BANK W. MACLEAN, BARBISTER solicitor, notary public, 34 Victoria street; money to loan at 5% per cent.

control of insurance companies in the various states. Thomas A. Drake, in-surance commissioner of the District of Columbia, called the convention to order. He said:

various states. Thomas A. Drake, in surance commissioner of the District of Columbia, called the convention to order. He said:
"The exposure of some of the methods of some of the ilfe insurance commissioner of the State of New York, while so clearly demonstrated the urgent necessity for better insurance laws thrucing the country, was the principal reason for calling together the governors, and others of so many states soners, and others of so many states is increased and the president of country, was the principal reason for calling together the governors, is the direct result of correspondence begun last November by Governor John son of the United States."
"It was felt that in the general president of the general there was gread danger that the base of the G.T.R. Tog the of the state is power in G.T.R. together is application for the right to use twelve feet the said deep feeting trong states about to convent of the states."
"It was felt that in the general president of the president of the various legislatures about to convent of the various legislatures about to convent of the the tring basins. Mr. Royce and ther the diment measure and deep feeting trong state, and there was great danger that the trong danger that the transe and there was great danger that the transe and there was great danger that the transe and the public in general, there was great danger that the transe about to convent which would not only be unreasonably which would not only be unreasonably induces the did not think that such an arrow with the follow." The decent resident is the did not think that such an arrow the did not think that such an arrow were the did not think that such an arrow with the follow." The decent was the did not think that such an arrow the the did not think that such an arrow the did not think that such an arrow the the did not think that such an arrow the the did not think that such an arrow the the did not think that such an arrow the did not think that such an arrow the the d

buildensome and harmful to insurance companies, but also injurious to policy-holders. "After full consideration the follow-ing plan was agreed upon, and which has the approval of the president and the commissioners of the District of Columbia. "A bill to be introduced in congress which shall be a code for the regulation of insurance in the District of Colum-bia but which, with necessary change thus making a uniform regulation of insurance and avoiding the vexition thus making a uniform regulation of insurance in the District of Colum-bia but which, with necessary change thus making a uniform regulation of insurance in the District of Colum-bia but which with necessary change thus making a uniform regulation of insurance in the District of Colum-bia but which with necessary change thus making a uniform regulation of insurance in the District of Colum-bia but which with necessary change thus making a uniform regulation of insurance and avoiding the vexition and costly burden incident to differ-ing and often conflicting local legsia-tion. "This meeting is considered one of the most important that has ever taken place in the interests of insurance. Let us, therefore be exceedingly careful form bill to administer justice and the to administer justice and the to administer justice and the administer justice and the administer justice and the size administer justice and the to administer justice and the to the proposed uni-form bill to administer justice and the to the proposed uni-tion. This meeting is considered one of the meeting is to administer justice and the to the proposed uni-form bill to administer justice and the to the proposed uni-tion. The meeting is to administer justice and the to the proposed uni-form bill to administer justice and the to the proposed uni-tion. The meeting is the body and the to administer justice and to the proposed uni-tion. The meeting is the body and the to adm

in the preparation of the proposed uni-form bill to administer justice and fairness to the companies and at the fairness to the companies and at the fairness to the companies and at the

fairness to the companies and at the same time erect enduring safeguards for the policyholders." The report of the committee on per-manent organization naming Governor John A. Johnson of Minnesota as chair-man was adopted unanimously. Gover-nor Johnson in taking the chair spoke briefly, expressing the hope that the eaction of the convention might have the effect of restoring confidence in re-lation to insurance matters thru the country. The report of the committee on per-

country. The report of the committee on per-manent organization recommended that a committee of fitteen be appointed to formulate a bill, or bills, with a view to the establishment of a uniform system of statutory regulation of legal reserve life insurance in the several states. This committee is to report at an adjourned meeting of the present con-rention, at a time and place to be here-after determined. The funeral will be held Sunday af-ternoon, and will be in charge of the Barton Lodge, A., F. and A. M. County Councillors Millen, Lawson, Betzner and Vansickle were appointed to-day to visit Waterloo and secure in-formation on the poor house question. Miss Meta Watkins, soprano, and J. T H. Summers, tenor of the First Methor dist Church choir, have resigned. About 500 Scotch Riters attended the annual banquet in the arcade to-night.

after determined.

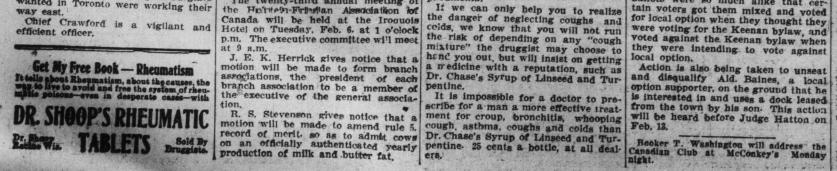
the town hotel on the occasion of the

Holstein-Friesian Association

vention, at a time and place to be here-after determined.
 Subjects to Be Considered
 It was instructed to give particular consideration to the following subjects:
 Deferred dividends, representative form of government in mutual compa-nies: publicity, limitation of age in life insurance: investments, limitations of expenses to loading and restrictions of expenses to loading and restrictions of expenses to loading and restrictions on cost of new business. Ilmitations of expenses to loading and restrictions on cost of new business. Ilmitations of expenses to loading and restrictions on cost of new business. Ilmitations of expenses to loading and restrictions on cost of new business. Ilmitations of expenses to loading and restrictions on cost of new business and assets, method dud determining loaning. hon-forfei-reserve on the business in such states, reports in annual statements of divi-dends paid, credited or provisionally credited under different forms of poli-cies at the several ages of entry and several years in force.
 CREDIT DUE CHIEF CRAWFORD.
 dist Church choir, have resigned.
 dist church chair, W. H. Wardrope, K.C.,made the vetrans of the New York cast ot the reinge Moday. will be presented by the vetrans of the New York cast of the vetrans of the New York cast season of extreme favor. It never got ing the campus, the college gymnasium on the night of a faculty reception, the exterior of the athelic field on the day of the Thanksgiving Day game, and the town hotel on the occasion of the we make known

CREDIT DUE CHIEF CRAWFORD.

It was Chief Crawford of Oshawa celebration of Atwater's victory. who gave the information to the To-ronto police that the gang of burglars Holstein-Frieslan Association. The twenty-third annual meeting of the Horreson-Frieslan Association for Canada will be held at the Iroquois Hotel on Tuesday, Feb. 6, at 1 o'clock p.m. The executive committee will meet wanted in Toronto were working their



Adjou to-day,

mere with the B.S.A. air rifle, manu-factured by the Birmingham. Eng., Small Arms Company. The rifle is not a toy, but a practi-cal instrument for gallery or short-range practice. The ammunition slugs are made with a waist and a knife edge on the back, which is expanded under pressure of the air when fired, which allows the slug to take the bar-rel grooves and. being soft lead, only a little of the lead rubs off and does its own lubricating. The ammunition costs

a little of the lead rubs on and does its own lubricating. The ammunition costs 30 cents per 1000 rounds. One year's indoor practice in Canda cost the gov-ernment \$7500, as 750.000 rounds were used. The cost for the same number of rounds for the air rifle would be only toos. The rifle costs \$10.50

In Every Cold.

While weak lungs undoubtedly per dispose to lung trouble and consump-tion, the beginning must always be with a neglected coid. of a month ago, to disqualify the entire

By directing your attention to Dr. Chase's Syrup of Linseed and Turpen-tine, we make known to you the most cettain and effective means of curing coighs and colds and preventing such diseases 2s bronchitis, consumption and preumonia. cast on the local option bylaw, and the

ballots were so much alike that cer-tain voters got them mixed and voted for local option when they thought they were voting for the Keenan bylaw, and voted against the Keenan bylaw when they were intending to yota against If we can only help you to realize

pr.eumonia

history of the nation. It had helped democracy to tread in safety. To-day it was the book for the great mass of the people. Someone had de-clared that the stumm was more power-ful than the press, which was true when a great man was speaking, but the stump was intermittent and the press was constant. To-day democracy was on its trial, and an honest press mus guide the nation. "It was a hard thing for the press i meintain independence of thought ur

suide the nation. "It was a hard thing for the press to meintain independence of thought un-der the gusts of popular passion. You have a great task before you. A great change has opened in politics, in so-ciety, the old traditional beliefs are ceasing to operate on the human life. Your efforts have great responsibility. Try honestly to obtain independence for the press of Canada and take my best wish for your greatest success." Encourage Home Talent. In responding to the toast to the law-makers of Canada. Hon. Speaker Suth-erland paid a high eulogy to the great work of Dr. Smith. He suggested that both press and public should lend more moderation and the tone of the edi-torial. The press should encourage na-tional and provincias and municipal matters. True Canadian sentiment should be kept up as the press prover to create an optimistic and pros- perous people. The press should delight in striving to lay particular stress on the grow- ing Canadian literature. There was al- together too great a tendency to de- pendency on the literature of the Unit-ed States. It was vasity important that the press keep everlastingly advertis- ing Canadian literary men and their works. G. C. Creelman, president of the Agri-

(acclamation).

(acclamation). Second vice-president, D. Williams, Collingwood; J. F. Mackay, Toronto; W. E. Smallfield. Renfrew; L. S. Chan-nell. Sherbrooke. Secretary-treasurer, John R. Bone, Toronto (acclamation). Assistant secretary; A. E. Braddon, Bivth (acclamation) Blyth (acclamation)

Blyth (acclamation). Executive committee, L. S. Channell, J. F. Mackay, J. A. Cooper, W. E. Smallfield, L. E. Bell, J. W. Dobbin, Wm. O'Berne, L. J. Jackson, J. R. McIntosh, D. Williams, W. J. Taylor, W. B. Burgoyne, J. A. McKay, C. H. Mortimer, L. A. Boulanger, Chas. Young, A. Woodward.

Auditors. G. E. Gibbard. Toronto, and R. W. Dillon, St. Catharines (acclamaers of the proposed fast line class can lend their mails and passengers with The elections will take place this

the requisite convenience is keenly re-sented in Halifax as unfair to this port, which the C-P.R. president has never

ALLEGE CONFUSION OF BALLOTS.

Anti-Local Optionists at Owen Sound Are Dying Hard.

Owen Sound, Feb. 1.-(Special.)-Not satisfied with the failure of the effort

council, certain anti-local option supporters have now served notice on the town clerk not to destroy the ballots

Keenan loan bylaw. They claim these

AMES BAIRD, BARRISTER, S tor, Patent Attorney, etc., 9 ank Chambers, King-street East, sronto-street, Toronto. Money to STAR Matines NEW CENTURY GIRLS STORAGE NEXT WEEK-"MASCOTTES." S TORAGE FOR FURNITURE ANT planes: double and single furniture vans for moving; the oldest and most re liable firm. Lester Storage and Cartage 300 Spadina-avenue. MASSEY HALL **TO-NIGHT Grand Charity Concert** BUILDERS AND CONTRACTORS. R ICHARD G. KIRBY, 539 YONGE-ST. contracting for carpenter, joiner worth and general jobbiug. Phone North 904. **ROYAL TEMPLARS of TEMPERANCE** Torente Free He spital for Consu G IBSON HOUSE, TORONTO, QUI and George-streets, first-class sep newly furnished rooms (with baths) lors, etc.; dollar fifty and two dollar day. Phone Main 3381. MR. SHERLOCK - - MUSICAL DIRECTO The Sherlock Maje Quartette, Paul Hahn, Emm T. Irons, Mabel Manley, Perle Chelew. VETERINARY. D K. J. G. STEWART, VETERINARY Surgeon, specialist on surgery, dis-cases of the borse and dog skilduly treat-ed; 128 Simcoe. Phone M. 2479. Residence 282 North Lisgar. Phone Park 1829. 367 Tickets-Reserved Seats-25 cents. HEAVY TRANSFEB OF CASH. T HE ONTABIO VETERINARY COL-lege, Limited Temperance-street, Te-ronte, Infirmary open day and night. See sion begins in October. Tel. Main Sol. ACLEOD-YONGE AND COLLEG streets, Toronto; designer and i er of men's clothes of the highest e lence; mail orders a specialty. Sterling Bank Withdraws Quarter Million Dollars for Government Demands. The heaviest money transfer re-ATLANTIC CITY HOTELS. corded in yesterday's business transactions in Toronto, was made about THE ST. CHARLES 2.80 o'clock in the afternoon, when the Bank of British North America releas ATLANTIC CITY, N. J. ed a quarter of a million dollars, de-posited to the credit of the Sterling Bank of Canada. The Sterling's sub-S MITH & JOHNSTON, BARBIST Solicitors, etc.; Supreme Court, immentary and Departmental Agents, i wa. Canada, Alexander Emith, Wil Distinctive for its elegance, exclusiveness high-class patronage and liberal managemen telephone in rooms, artesian water, sea water in all baths. Booklet. NEWLIN HAINES. scriptions on account of stock h been entrusted to the Bank of Bri works. G. C. Creelman, president of the Agri-cultural 'College: E. J. B. Pence, King-ston, and Messrs. Wildress, Brockville; Bordeau, Quebec, and local newspaper men responded to "The Press." The newspapermen will be the guests of the Toronto Press Club at the Prin-cess to-night and the guests of the On-tario Agricultural College at Guelph to-morrow. been entrusted to the Bank of Britsh North America, and the occasion of the withdrawal was the completion of the piccess of organization of the new Ster-ling Bank. The balance of \$625,000 is HADDONHAL W CODWORKING PLANT, G concern; central; snap; rent re hele. Merritt Brown, Barrister, 17 (nut. Telephone 2080. ATLANTIC CITY, N. J. Always Open. On Ocean front. rteous Attention. Homelike Surroundings. Every Comfort. Booklet and Calendar on application. tario Agricultural College at Guelph
to-morrow.
New Officers at Guelph
Nominations for officers yesterday re-suited:
President. A. H. U. Colquhoun (ac-clamation).
Vice-president. J. T. Clark, Toronto, (acclamation).
Second vice-president, D. Williams, Collingwood; J. F. Mackay, Toronto; W. E. Smallfield. Renfrew; L. S. Chan-nell. Sherbrooke.
Secretary-treasurer, John Ri Bone, Toronto (acclamation).
He made a clear demand on the British North America to pay to the order of "The Minister of Finance, and the Re-ceiver-General," at Ottawa, the sum of \$255(000, the same to be charged to ac-ci unt of the Sterling Bank.
Mr. Somers and Mr. W. D. Hart, the Teronto manager of the Sterling, left for Ottawa last evening. They will four Ottawa last evening has complied with all the requirements of the bank-ing act, and is therefore, privileged to optrate in the realms of finance, ac-LEEDS & LIPPINGOTT. **GHALF ONTE** ATLANTIC CITY, N.J. Always Open. On the Beach. Fireproof. Send for Literature. ed THE LEEDS COMPANY. operate in the realms of fina WASHINGTON, D. C. cording to the terms of its charter. The s HALIFAX TO SHAUGHNESSY. Shoreham Invites C P. R. to Make Test Be Washington, D. C. fore Disparaging the Port. erican and European Plan Halifax, Feb. 1 .-- Sir Thomas Shaugh-ABSOLUTELY FIREPROOF essey's statement that there is not a single port in Canada at which steam-

Within five minutes walk of ne White House, Treasury, itate, War and Navy Depart-Ments, Absolutely modern and high class in every detail. John G. Devine, Prop.

senger steamers, is an adequate offset Vital Statistics The vital statistics for January show a large falling off in the number of marriages this year, as compared with last. The deaths from diphtheria have fallen off considerably, while deaths from other causes have remained about stationary. Following are the figures: Jan. Jan.



lan; cuisine Française. Roumegous,

ed L ENNOX HOTEL, 831 YONGE-STE Yonge-street cars. Bate, \$1.50,

S HERBOURNE HOUSE UP TO service. Dollar up. Parliam Belt Line cars. J. A. Devaney.

BOQUOIS HOTEL, TORONTO, C ada. Contraily situated, corner 1 and York.streets; sicam-heated; elec-lighted; elevator. Booms with bath an suite. Rates \$2 and \$2.50 per day. A. Greham.

TOTEL GLADSTONE - QUEE west, opposite G, T, R, and C. infons: electric cars pass door. Tur mith, proprietor.

OMINION HOTEL, QUEEN-STRI East, Toronto; rates, one dollar J. Davidson, proprietor.

ART TAILORING.

ART.

W. L. FORSTER - PORTRA Painting. Booms, 24 West Ki t, Toronto.

OTTAWA LEGAL CARDS.

BUSINESS CHANCES.

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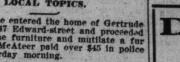
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Dr. Soper

Treats all diseases of men and women. Hours 0.30 to 12 a.m., 2 to 5, and 7 to 8 p.m. Sundays 2 to 5 p.m. Office corner Adelaide and Toronto Streets, oppo-site Post-office. DR A. SOPER

25 Toronto St. Toronto,



 Feb. 13.
 Jan.
 Jan.
 Jan.

 Booker T. Washington will address the Canadian Club at McConkey's Monday night.
 Births
 1905.
 1906.
 There are 18 designs submitted for the new Carnegic Library.

 Marriages
 203
 179
 to Libratis will be held in St. George's Hall

It is pointed out that the big North German Lloyd steamers. Neckar and Bremen, and the French liner La Chim pagne, have transferred passengers here and that the biggest steamers ationt (and there are several larger than the Empress boats of the C.P.R.) could be handled at Halifax with despatch and convenience. The C.P.R. president is invited to make the test, using Halifax as its terminus. The C.P.R. could, it is claimed, short-ren the trip from Queenstown to Mont real to almost six days. The length of the rail haul is doubt-less a handicap, but the shortness of the ocean voyage, especially for pas-senger steamers, is an adequate offset. With Steatester

It is pointed out that the big North

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