

MADE IN CANADA AND PROUD OF IT.

## "ORFÈVRE" SON

Peer of 10c Cigars

S. DAVIS &amp; SONS, MONTREAL

## IRRESPONSIBLE POWER

Continued From Page 5.

surplus earned during the year, amounting to the gain and loss exhibit, shown to only about \$8000. The Life Association of America, the commission reports, refused to make and furnish the computations required for the gain and loss exhibit for the first year of insurance. According to the company's statement of December 31, 1904, it had a surplus of \$7,422.

A New Idea. A report of the operations of the Life Insurance Club of New York, showing that the company operates on the idea that business can be obtained through advertising without the intervention of sub-agents, it began business in June, 1905, and has in force at present policies aggregating \$240,000. To illustrate what is possible under the existing laws relating to assessment companies, the committee investigated the Empire Life Insurance Company. This company has since passed into the hands of a receiver.

Much space is given to the Metropolitan Life Insurance Co. The transactions of its president, John R. Hegman, with Vermilye & Co., and with Wm. A. Reid & Co. are recounted, the committee characterizing his accounts as a more or less speculative one, embracing numerous purchases and sales of securities. This account was carried as a special favor with an interest charge of 1-1/2 per cent. This company does a large business in industrial insurance, and in 1904 expended \$11,000 for new business. The company has a surplus of \$12,535.70.

The Prudential. The Prudential Insurance Co. of America, a New Jersey corporation, was the only company not operating under a New York charter that was examined by the commission. This company has a surplus of \$1,324,846. The commission gives in detail the syndicate operations of this company and its transactions with the Fidelity Trust Co. as brought out during the investigation.

Both the Prudential and the Metropolitan do a large business in child insurance. On this subject the commission says it is with facts, which from interest in charitable work or other reasons, have been given special study to the subject, the commission says there seems to be no consensus of opinion, while the companies assert that the children which might be supposed to follow from such insurance have no existence in fact.

A CRITICISM. Editor World: Altho I am an agent for one of the life insurance companies, which, according to your article in Wednesday's issue shows up in such splendid contrast with the Canada Life, I cannot feel that such disingenuous statements as you make are a credit to a paper like yours.

There may or may not be fair grounds for criticism of the Canada Life. I know nothing as to that—but it is perfectly obvious that your criticism and comparisons in Wednesday's issue are entirely misleading and unfair. By far the greater number of the Canada Life policies are written on the plan whereby profits are distributed at the end of regular five year periods. It is comparatively of but recent date since they commenced writing insurance on the deferred dividend plan, and for very few if any of these latter policies has the dividend period been reached. With the greater number of companies the reverse is the case. By far the greater part of their insurance has been written on the deferred dividend plan for forty or fifty years. Large numbers of these policies are maturing every year, and the profits which they are paying out are the accumulated profits for, say, fifteen or twenty years. To have been just to the Canada Life, you should have shown that, at their last five yearly dividend period, in 1900 they distributed to their policyholders more than \$800,000, and that I think you will find that they distributed a greater amount than the other companies the reverse is the case. By far the greater part of their insurance has been written on the deferred dividend plan for forty or fifty years. Large numbers of these policies are maturing every year, and the profits which they are paying out are the accumulated profits for, say, fifteen or twenty years.

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## SUES WIFE ON BUSINESS DEBT

Ownership of Grocery Store Is Before Justice Street.

The ownership of a grocery store at 18 St. David-street is an issue in a trial before Justice Street in the non-jury court. Alexander Nelles is suing his wife for about \$4000 which he claims was made from the proceeds of his business. She is counter claiming for the ownership of the store and \$500 for wrongful eviction.

Nelles states that the store was purchased with his money five years ago, and that he gave his wife all the surplus money which he earned in the G.T.B., by which he was employed. He stopped work in November, in order to devote his whole time to the business. On Dec. 7, she left, taking with her \$400 in cash and the savings account book, showing a balance of about \$1200. She left debts accruing in his name for \$500, which he was forced to pay.

She says that the reason she left the store was that she was unable to support her. The store was hers, as was the money made by it. Louis F. Hoyt is appearing for the husband, and J. M. Godfrey and Thos. Phelan for Mrs. Nelles.

## WORLD'S HIGHEST BUILDING

It Will Some Day Be An Added Attraction In New York.

New York, Feb. 22.—The Singer Manufacturing Company have filed plans for a structure which will be higher than any existing skyscraper by 200 to 300 feet, and will be about forty feet higher than the Washington Monument.

Accompanying the improvement of the property which it already owns adjoining its present building at the north-west corner of Broadway and Liberty-street, the company will erect over the site a tower of forty stories, which will rise to the height of 585 feet, 10 3/4 inches.

The tower will be 65 feet square for sixty-six stories and will be surrounded by all existing skyscrapers. Additional stories, above which will be a cupola and a flagstaff.

With the exception of the Eiffel tower the Singer building will be the loftiest structure in the world.

Cobalt. District Passenger Agent McDonald of the Grand Trunk returned to-day from a trip to the St. Lawrence and Lake and Temagami, and is enthusiastic over the richness of the country and the abundance of minerals.

Increased train service will be necessary to handle the crowd, and is now being arranged for the Grand Trunk and T. & N. O. Railways.

## RECORD RUN TO BUFFALO.

Mendelsohn Choir Special Made Distance In 2-1/2 Hours.

The special train which left here 1:30 with the Mendelsohn Choir, arrived in Buffalo at 4 o'clock, having made the record of the trip in 2-1/2 hours. This is a particularly fast run, when it is taken into consideration that the train was carrying a full complement of passengers.

The harbor board yesterday re-elected F. S. Spence chairman and J. T. Matthews, vice-chairman. The new member of the board elected was Ald. Keeler as the colleague of Ald. Church, representing the city council.

It is expected that very little dredging will be necessary this summer since the water is very high, about 15 inches above zero.

Knights of Pythias Celebrate. Detroit, Feb. 22.—About 400 Knights of Pythias gathered here to-day to celebrate the 42nd anniversary of the founding of the order.

Fatal Explosion. Amsterdam, N.Y., Feb. 22.—An explosion in the foundry of the Kleider Wagon Dyeing Machine Co. today seriously injured several men, and James Spore, a foreman, is expected to die.

Says It Was a Joke. Windsor, Feb. 22.—Edward Cowell, arrested on the charge of non-support, has been released on bail furnished by his brother-in-law.

He says the alleged sale of his wife to a neighbor farmer was a big joke.

## PROSECUTOR GAVE NOTICE

But There's Quite Informal

Witness for Supply Men Sought to Turn a Trick on Counsel for the Crown.

The case for the crown against P. McMichael, A. A. McMichael and Mr. Bush was conducted yesterday morning by the Crown's counsel, the present prosecutor, A. E. DuVerney, had given his opinion as to the legality of the agreement entered into between the supply men and master plumbers.

George Watson asked Mr. Carlick whether there had been any question about the legality of the agreement signed by Mr. Gurney.

"Yes there was," was the reply. "I referred the matter to Mr. DuVerney, and he said we were quite within our rights in refusing to sell goods to anyone."

"Did you ever show me an agreement?" asked Mr. DuVerney when taking up the cross-examination. "I think I showed you one."

"No. The opinion given was not in writing."

"Did you come to my office to ask me especially about this?"

"I can't remember because we had matters with you all the time."

Mr. Watson asked that the jury be asked a question on the street about refusing to sell goods to anyone.

The only other evidence taken was that of P. Armstrong of the master plumbers. He stated that the agreement was mutually beneficial, but the master plumbers practically controlled the situation.

## LENTEN PASTORAL.

Modern Society Is Losing Its Taste for the Simple Life.

Each year it is the custom of the Bishop of Toronto to issue a Lenten pastoral to the members of the Church of England in the diocese. This year's pastoral reads in part:

"Lent is the church's yearly season of revival and devotion, an especially opportune time for church people to bind themselves together in a united effort for the revival of religion and improvement of moral life in the community. Our modern society is losing the taste for simplicity and the appreciation of the value of the simple life."

The Lenten season not only offers us the opportunity to study the life of Jesus, but it also supplies us with just those medicines which a wise physician would prescribe for the prevalent moral sickness.

"In the home, let there be regular family prayer. If this has not been a habit, let it be formed now. Let there be also some special serious, sustained, and enthusiastic devotion to the study of the Holy Scriptures. Let there be a constant effort to study the word of God. The Bible is not known as once it was, and the moral sickness which is so common is undoubtedly attributable in large measure to the neglect of the Holy Scriptures. Let there be a constant effort to study the word of God. The Bible is not known as once it was, and the moral sickness which is so common is undoubtedly attributable in large measure to the neglect of the Holy Scriptures."

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## GOOD OFFER FROM ABROAD

FOR ONTARIO SECURITIES

Col. Matheson Says Higher Rate Has Been Offered by Responsible Parties.

In regard to the sale of provincial securities, Hon. Col. Matheson, provincial treasurer, informed the house yesterday that an offer had been received which would secure the province a higher net rate than any previous offer. A short session was held, and the committee got to work on the offer. The offer was made by a responsible party, and the province would receive a higher net rate than any previous offer.

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## WISS SHEARS FOR THE HOME

A pair of good dependable shears are a most indispensable household article.

There is a pair of Wiss shears for every home. They are made of the best material, and are of the most reliable construction. They are of the most reliable construction, and are of the most reliable construction. They are of the most reliable construction, and are of the most reliable construction.

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## Early Buying Saves Money

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## A Soap in Machinists' Tools

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## Headquarters for Painting

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