### FORESTRY AND LAW REFORM.

In portant Resolution Moved by Hon. A. G. Mackay.

Catario's Opportunity to Harvest Her Reserves.

Important Law Reform Proposals.

Toronto, March 9.-A forestry policy of strength and vigor-based upon the reports of experts and the application successful old-world methods-was enunciated by Hon, A. G. MacKay in the Legislature vesterday. It was the Liberal leader's initial constructive contribution this session, and demonstrated careful thought, the collection of valuable data and readiness to strike out from the beaten paths in the quest of public benefit, increased Provincial revenue and the husbanding of Ontario's timber resources

The application of practical and scien tific forestry methods of operation to the 6,922,000 acres of reserve in Ontario tht, according to Mr. MacKay, to eld to the Province the immense rev enue of over \$5,000,000 per annum without jeopardizing the permanency of the forests. He cited the historic Sihlwood forest, owned and operated by the city of Zurich, which has supplied the Swiss city for upwards of one thousand years, reducing taxation to a minimum, proving a perpetual source of revenue, and, during the whole decade of centuries, increasing in value and continually improving in the character and abundance of its timber wealth.

Hon. Frank Cochrane, Minister of Lands, Forests and Mines, in concurring in the Liberal leader's resolution, expressed the fear that some of the authorities quoted were theoretical rather than practical, and claimed credit for the administration for conserving the forests by not permitting timber sales.

MR. MACKAY'S RESOLUTION. ue of over \$5,000,000 per annum with-

MR. MACKAY'S RESOLUTION.

Mr. MacKay submitted his resoluti order of the House for a return for an order showing: When a branch or sub-department of forestry was established under the Government of Ontario; the names and duties of all officials and employees the Government of Ontario; the names and duties of all officials and employees of the said branch or sub-department in such year since and including the year 1905; name of any and all officials of the Government of Ontario whose duty it is to deal with forest conservation or reforestation, or either of them, together with a copy of the orders in council appointing said officials and copies of regulations defining their duties; a statement in detail of the lands that have been set aside as forest reserves since the beginning of the year 1905, giving the location and acreage of each; a statement in detail of the lands set aside for reforestation since the beginning of the year 1905, giving the location and acreage of each.

"In introducing the motion," observed Mr. MacKay in opening, "I desire to say that it deals with what I consider one of the most important practical questions the Government and this Legislature have to deal with. I was startled, on reading a report of Prof. Fernow, made in Washington in 1893, by the statement that the annual consumption of wood in the United States was then exceeding by 50 per cent, the annual yield of the forests, and that the demand for wood in its various uses had been increasing by 25 per cent. every

and for wood in its various uses en increasing by 25 per cent. every

Ontario's bureau of forestry was done away with by the present Govern ernment, and we therefore have no re ment, and we therefore have no retr subsequent to 1904 and apparently
means of information as to what is
mg done. Hence this motion. In
We had five forest reserves, the
stern forest of 80,000 acres in the
mty of Frontenac, and the Sibley forreserve, including the townships of
sley and Thunder-Cape on the north
ree of Lake Superior, and containing
000 acres. Both of these tracts of
d have been either timbered or burnt
er, or both, and each now develops a 43,000 acres. Both of these tables 14 and have been either timbered or burnt over, or both, and each now develops a thrifty growth of white pine and other trees. The Temagami reserve contains 3,776,000 acres and is in the district of Nipissing. This reserve has large tracts of virgin pine, the then estimate being five million feet. The Mississaga reserve contains 1,920,000 acres in the district of Algoma, lying between the main line of the C. P. R. and the C. P. R. branch line to the Soo. According to the estimate them made it contained three billion feet board measure of white pine. To this must be added Algoma. Park with its 1,101,000 acres, bringing the total acreage of the five reserves to 6,922,000.

the total acreage of the five reserves to 6,922,000.

"Not taking into consideration the two small reserves which are already cut over," observed Mr. MacKay, "we have upwards of 6,000,000 acres of reserves, which if properly operated, according to Mr. Southworth's figures, ought to yield \$5,000,000 per annum, less the cost of operating."

Sone authorities estimated that the annual loss from decay of overmatured timber would balance the annual increase of growing timber. Mr. MacKay dealt at some length with the example of old-world nations in handling their forest reserves, and cited Mr. Eugene S. Bruce, practical lumberman, who acted for the United States as forester in superintending the annual cut on the Minnesota national forest reserve, where the stubs and tops were burned as the timber was cut and skidded in winter time, thus escaping the danger from fire. This expert declared that the cost of piling and burning the brush had not exceeded twenty-fire cents per thousand feet board measure. the cost of piling and burning the brush had not exceeded twenty-five cents per thousand feet board measure, and had in some instances been reduced to twelve cents per thousand feet. An average figure for the whole reserve would be fifteen cents.

Hon. Frank Cochrane assented to the resolution. He was afraid the figures given to cover the cost of burning the refuse were theoretical rather than practical. It might be done for 25 cents per thousand on Norway pine, but would run to \$2 on the white pine left on the ground. "With all practical plans for forest conservation I am in accord," said Mr. Cochrane. "We believe we have done something material towards that end in having no more timber sales."

The resolution passed.

Mr. E. E. Fraser (Welland) secured the second reading of his bill to amend the municipal act by giving municipalities control over the erection of billboards. "I am in sympathy with the bill," quoth Hon. W. J. Hanna. "Some authority is frequently needed to

preserve the beauty of the landscape

DISCIPLINE FOR MR. CRAIG.

DISCIPLINE FOR MR. CRAIG.

Major J. J. Craig (Wellington) was taught a lesson in party discipline when he moved an advance of his measure to permit municipalities to grant a superannuation allowance of 50 per cent. of their salary to constables who had served for 25 years.

"This bill has been cropping up in one form or another for the past three or four years," was Mr. Hanna's comment. "It is promoted by one man and there is no general demand for it." He suggested its withdrawal.

Mr. Craig didn't withdraw. Instead he argued more strenuously that Guelph, St Thomas, Galt and other centres had petitioned for the measure.

ure. "The municipal law affords a wide field for experiment," put in Sir James Whitney, "and it is the duty of this House to see that experiments are not indulged in without good rea-son." He reiterated the request for son." He i wfthdrawal.

withdrawai.

The militant Major did not move, and Mr. Speaker Crawford did the graceful for him. "Mr. Craig moves," he began in resonant tones after an awkward pause, "that the bill be now withdrawn and stricken from the order name—carried."

der paper—carried."

And the Wellington man silently witnessed the axe fall.

AID FOR UNIVERSITY PROFESSORS The Premier presented a resolution giving assent to the request of the University Governors that the University and University College professors be permitted to take advantage of the retiring allowance fund provided by Mr. Andrew Carnegie. An order-in-Council had been passed, and the resolution asked the House to assent to it.

Hon A. G. MacKay ascended the re-

asked the House to assent to it.

Hon. A. G. MacKay seconded the resolution. He regretted that the Legislature had no power to widen the
scope of the gift to include Public
School teachers and other educationists outside the University. The gift
applied only to Toronto University and
University College, and the Province
assumed no legal or moral liability.

CHEAPEN AND EXPEDITE PROCED

URE.

Hon. A. G. MacKay, with the object of supplementing the Government's scheme of law reform, has given notice of a bill to amend the Surrogate Courts Act. The object of the bill is to cheapen and expedite the winding up of estates of deceased persons. At present if an executor or administrator disputes a claim against an estate the claimant may delay six months before bringing action, and in certain cases they wait much longer. Mr. MacKay contends that the result in practice is that, in many cases, illegal claims are allowed in whole or in part by the executor or administrator in order that the estate may be speedily wound up. In dealing with such dubious claims a Surrogate Court Judge in passing the accounts of an executor or administrator can at present only allow ministrator can at present only allow or disallow the payment, but cannot adjudicate on the merits of the claim. If the Judge disallows the payment then the executor or administrator must pay back the amount to the estate out of his own pocket. In 1905 an attempt was made to remedy this condition, but the courts held that a Surrogate Court Judge cannot, on an audit, try the merits of claims. The object of Mr. McKav's bill is to reform the procedure and allow a Surrogate Judge, on short notice, to cite the parties to appear before him and may then adjudicate summarily on all claims un to \$500, or direct trial of an issue, if he so decide. Mr. MacKay does not propose any change in the present law to send disputed claims above \$500 to the High Court.

MORE LIBERAL LAW REFORM.

MORE LIBERAL LAW REFORM. MORE LIBERAL LAW REPORT AND ADDRESS AND AD

Mr. Mackay and is set forth in the following resolution, which he will move on Wednesday:
"Resolved, that this House is of opinion (1) that the necessary legislation should be introduced to provide (a) that except as to the counties of York, Wentworth, Carleton and Middlesex the office of Local Master of the High Court of Justice shall be abolished, and that wherever by any statute or rule or otherwise any act or thing is and that wherever by any statute or rule or otherwise any act or thing is required to be done-by a Local Master the same shall be performed by the County or District Judge or a Junior Judge without extra salary or fees. (b) That whenever and as often as a court or Judge refers any question to any County or District Judge in his capacity of Official Referee for inquiry and report the said Judge shall make such inquiry and report without any extra salary or fees. (c) That the collection of revenue by the Province through the sale of law stamps shall be discontinued. (2) That henceforth a very substantial reduction should be made in the fees payable to examiners for taking and transcribing examinations for discovery and other examinafor taking and transcribing examina-tions for discovery and other examina-tions in actions, and to court steno-graphers for the making of copies of evidence taken at trials."

#### Another Sensation

Has been caused by Laxa-Food Cookies coming on the market. Why dose your body with drugs when Laxa-Food will regulate your system so much better?
Try the Cookies, leading grocers.—A.
W. Maguire & Co.

The Reciprocity Bugbear. London, March 8. — The Standard says the new United States tariff accentuates the necessity for a settlement of the preference question by the mother country, since the new duties have been made so tempting to Canada, as to immel her to desire im-Canada as to impel her to desire mediate negotiations for reciprocity.

Kiled in Steamer's Hold. Owen Sound, March 8.—John Rum-ley, aged 20, son of Capt. David Rum-ley, accidentally fell into the open hold this morning of the steamer Tagona, alighting on his head, and was instant-ly killed.



this period it often breaks down. Skin "breakdown' shown by the appearance of pimples, rashes, ulcers, or red patches When you go out, does your skin itch or smart? Have you red blotches under the skin, which give your face a patchy, unpleasant appearance?

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producing, it is without equal as a family balm.

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### **ABOUT OUR** INSURANCE.

Mr. Fielding Introduces and Explains Measure.

Policyholders Given Representation on Board.

Investment Conditions Made a Little Broader.

Ottawa, March 8.- The insurance bill, as amended from the original draft of last year to meet some of the before the Special Committee of the sideration last session, was introduced Fielding, and was given a first reading. The bill shows some very important modifications from the bill drafted according to the recommendations of the Insurance Commission, and in its present form should, from the standpoint of the insurance companies at least, not prove a very contentious measure. In its prin a very contentious measure. In its prinpal features, with respect to publicity of
returns by the companies, the restriction
of securities in which the founds of insurance companies may be legally invested, limitation of expenses of management, and provision for the representation of policyholders on the boards of
directors, the new bill follows largely the
lines of last year's bill. But considerably more latitude is given to the companies in respect to investments in company bonds and securities, and in this
respect the bill is not nearly so revolutionary and drastic as the first draft.
One of the most important features is
the omission of the proposed new laws
respecting sessment or fraternal insurance companies, as contained in the
former bill. There will be no change npanies, as contained will. There will be no former bill. There will be no change from the existing act with regard to these companies. The Government be-lieve that they are steadily strengthen-ing their position, and conforming to adequate actuarial tables by raising their

for respect to investment in company debentures the previous bill required that there debentures should be of seven years' standing without default. In the new bill it is simply provided that the company must be of five years' standing and have made no default in payment.

Last year's bill provided that investments could be made in preferred or guaranteed stocks of any company which had paid at least 4 per cent, dividend annually for seven years. The present

of directors in each life company among shareholders and policyholders, eight being elected by the shareholders and eight by the policyholders, two of each eight by the poheyholders, two of each class retiring annually in rotation. Instead of making the table of the Institute of Actuaries of Great Bri tain the standard for use in the valu ation of policies, the new bill sub-stitutes the British Life Officers' table

stitutes the British Life Officers' table, which has come into general use. There is practically no change with regard to the clauses requiring publicity of the returns of life companies, and prohibiting rebates by agents.

With regard to the distribution of profits it is provided that there shall be an annual ascertainment of surplus by each company, and that profits shall be distributed to policy-holders at intervals not greater than quinquenially.

ially.

These are the main features of the bill as briefly explained to the House by Hon. Mr. Fielding. On its second reading the bill will go to the Banking and Commerce Committee, where it will be considered in detail by a sub-committee.

#### STOCK INVESTMENTS.

STOCK INVESTMENTS.

The sections of the new bill dealing with investment in the common stocks of incorporated companies and in real estate mortgages defines the scope of investment allowed as follows:

"The common stocks of any such company upon which regular dividends of at least four per cent. have been paid for the seven years next preceding the purchase of such common stocks, and not more than twenty per cent. of the total issue of the stocks of any such common stocks, and not more than twenty per cent. of the total issue of the stocks of any such life insurance company; and no company shall be permitted to invest in its own shares or in the shares of another life insurance company." It is also provided that investment may be made in ground rents or mortgages on real estate in Canada or elsewhere, where the

UNAUTHORIZED SECURITIES.

Dealing with the question of the unauthorized sposal of unauthorized authorities we held by insurance companies, Mr. now held by insurance companies, Mr. Fielding said: "A question arose as to what action should be taken respecting any investments of a company in securities which might not come within the new law. Provirates, and that no further compulsion is needed.

Some With respect to the investment a clauses of the new bill it may be stated broadly that there is some modification of the restrictions of the existing act, and a much more reasonable latitude allowed than in the bill of last season. Some of the principal changes may be briefly summarized as follows: There is no change with respect to investment in Government guranteed debentures, bonds or other securities.

In respect to the investment in the bonds of any company, secured by mortgage to a trust corporation or otherwise, on real estate or other assets, the former bill required that the bonds should be outstanding for five years. In the present bill the time provision has been dropped, and the investment need not be restricted to bonds of companies incorporated in Canada.

In respect to investment in company debentures the previous bill and the investment in company debentures the previous bill revolved.

EXPENSES OF MANAGEMENT.
Discussing the expenses of management, he said: "In the last bill provision was made for a limitation of the expenses on new business, and at one stage it semed that such a provision was called for, if not by what had occurred in Canada, by the developments in other countries. In the investigations abroad great importance was attached to this questions. portance was attached to this question, but when it came to be discussed with insurance men here be fore the committee it was that it would be exceedingly cult to apply a limitation of that it would be exceeding of the cult to apply a limitation of the kind without interfering with the control of insurance. We have

guaranteed stocks of any company which had paid at least 4 per cent, dividend annually for seven years. The present bill removes the 4 per cent, dividend restriction and makes the time limit five years.

With a view to preventing the creation of subsidiary companies last year's bill restricted the investment of the funds of an insurance company to a maximum of 20 per cent, of the common stock of any company. While this restriction is retained in the present bill, the companies are left free to invest also in the bonds of any company.

An additional field of investment is provided by allowing insurance companies to invest in mortgages on real estate, ground rents, and life and endowment policies.

The objections of the insurance companies to invest in mortgages on real estate, ground rents, and life and endowment policies.

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The boljections of the insurance companies to the clauses of last year's bill compelling them to dispose of any securities not within the authorization of the new law inside of five years is met by allowing them to dispose of any such securities at their convenience.

The limitation imposed in the bill of last year on the expenses of getting new business is replaced in the present bill have a limitation of expenses generally. This limitation is to apply at once to all companies of fifteen years' standing, and to new companies as soon as they have been ten years in existence.

POLICYHOLDERS' REPRESENTATION

Provision is made for an equal division

#### CAUGHT IN CHURCH.

Two Montreal Men Admit Theft From Five Toronto Poor Boxes.

Toronto, March 9 .- Arrested in the act of rifling the poor box of St. Hel-en's Roman Catholic Church at the corner of Lansdowne avenue and Dundas street, Gustave Denis and Louis Dalals two young French-Canadians, over to the police yesterday at noon. The men, according to the police came here from Montreal for the ex press purpose of systematically robbing the poor boxes of the churches, and their arrest clears up a number of rob-beries of this kind that the detectives have been investigating for

days.

The men, according to admission

The men, after admitting having rob

churches until they had picked out

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#### MUTILATED BY ACID.

Extraordinary Accident to Pedestrian in German City.

Berlin, March 8.—An extraordinary street accident happened the other day in Stuttgart, Germany. A eart loaded with cylinders filled with carbonic acid skidded on the slippery car track. One cylinder fell off, the top broke and the acid, suddenly released from commons research assed the

from a gun.

Several blocks away it struck
middle-aged man in the back, we
clean through him and tore off
limbs, which were flung upon a wom limbs, which were flung upon a woman who was passing on the sidewalk. The body was mutilated beyond recognition.

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