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27TH YEAR

the Toronto World.

INCIDENTS OF THE STRIKE.

TEN PAGES-TUESDAY MORNING, AUGUST 20, 1907-TEN PAGES.

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MORE THAN LIFE INSURANCE COMPANIES

W. J. Bell of Guelph Compares Present Position of Banks With Insurance Companies --- 700 Delegates at Annual Convention.

TO-DAY'S PROGRAM.

9.30 a.m. Discussion Executive Commit-

tee's Report. Address-C. W. Pickell, Detroit, manager, Michigan, Mass-achusetts Mutual Life-"The Magic Key."

2 p.m. Address—Hon. James V. Barry, Commissioner of Insurance, Michigan, "Insurance from the Evaminer's Viewpoint. Address-E. W. Cox, Vice-President and General Manager Canada Life, "Organized Co-Op-

Selection of next place of meet Report of nominating commit-

Election of Officers.

Evening. Banquet.

About 700 delegates assembled at convocation hall Monday afternoon at the first annual convention of the Life Underwriters' Association of Canada. Many delegates and guests, all prominent insurance men, were present from

the United States. In the absence of Mayor Coatsworth, the civic welcome was extended by Ald. Graham and suitably responded to by W. Hamilton in the absence of J. O. Mc-Carthy of the Toronto association. The annual address was delivered by President G. H. Allen of Montreal, who

spoke in part as follows:
"I am impelled to say something to you as to the investigation by royal commission, which has had the one

"The details of the report of the commission and the draft bill have been so fully canvassed in the insurance press of Gen. Drude was attacked. will not allude to them. Suffice it to say that, in spite of the thinlyover 200,000 additional people in this is cur answer to the royal commission.

"You will remember that a meeting will Produce Disaster. "You will remember that a meeting of delegates was held at Toronto for the purpose of determining what action, if any, should be taken by the life underwriters of Canada in regard to the reyal commission, then investigating life insurance conditions in this counto that date, and each delegate came there with instructions as to the views of his local association. The freest discussion was invited, and it was

Views of Underwriters. "I propose to give you a brief statement of the resolutions, which were of themselves instructions to the committee, and following each statement as to how much or how little of their sense appears in the draft bill now before Sir Harry was alive Aug. 12.

'The first resolution dealt with 'reall parties concerned, company, agent and the policyholder receiving the re-

"In answer to this representation we find that the bill excludes all the par-ties that our condemnation involved, and makes 'every director and manager to a penalty of \$1000; one-half the penalty shall be paid to his majesty and the other half may be retained by the person suing. No such director or manager shall be indemnified in whole | face. or in part out of the funds of the com-

While this clause may be intended as a practical joke, it looks more like body was recovered with a pike pole. a deliberate attempt to punish the innocent for the guilty, to promote collusion and to hound the respectable and responsible men of the community from he direction of the company. It would be disloyal to the common sense of the moment that such a clause could be-

"Apart from legislative assistance prevention of rebating is being quietly settled among us daily, in most satisfactory manner and upon the only really sound lines, namely, that way to stop rebating generally is to cut it right out individually. Income of Agents.

"The next resolution deals with the remuneration of agents. Its preamble sets forth: (a) That present rates do not yield too much income to canvassing agents; (b) before the Armstrong committee it was demonstrated that the average income of the agent was under \$800 per year; (c and d) that the average writing of agents was smaller than popularly supposed, and that even the larger producers could by no means be said to be rapid fortune makers; (e) that out of such income, charges have to be paid to a large amount, covering various and necessary expenses; (f) the commission payment on first year's premiums is a commutamount and represents small percentages of the total premiums during the presumed life of the policy.
"The resolution itself: 'That legislation

fixing the commissions to be paid, or the salaries based on commission, is inadvisable for similar reasons, and is opposed to public policy, and against the Anglo-Saxon idea of sound government, and such is of the nature of

Well, gentlemen, if the proverbial Philadelphia lawyer could unravel the minds of the members of the royal

Continued on Page 2.

BANK ACT NEEDS AMENDMENT.

The Banking Act needs amendment far more than the Insurance Act did. Twelve banks, or 25 per cent., have failed since 1880, and some of them as the result of criminality. No insurance company had failed in the meantime, and no insurance manager had gone to the penitentiary. The banks could invest where they pleased, and they were not inspected, but the insurance companies were compelled by the government to invest in certain securities, and the insurance department saw to it that the assets were always on hand to protect the policyholders .- J. W. Bell, Guelph.

Apart from legislative assistance, the prevention of rebating is being quietly settled among us daily in a most satisfactory manner, and upon the only real sound lines, namely, that the way to stop rebating generally is to cut it right out individually.-President Allen.

The general agent is a perpetual fount of enthusiasm .- Jerome Ed-The ideals of the insurance men must be ideals.—B. Hal Brown.

Only After French Party Was Routed by Arabs.

PARIS, Aug. 19.-A telegram receivently suffered heavy losses during the before the grand jury at the fall asengagement of Sunday, when the camp sizes.

by the neighboring tribes.

The government has not received made unanimously by the life insurance in 1906. That, gentlemen, test to the powers gainst France's ac-

duce disaster. The minister added that he counted upon the loyalty of It is understood by those ter here, has received no communication from Caid Sir Harry

BOY DROWNS IN LAKE. Off Dufferin Wharf.

Fifteen-year-old Teasdale Little, 375 Edwin Moore. Rusholme-road, was drowned in the lake at 5 o'clock vesterday afternoon. The little fellow was playing alone pute, and an assault resulted. Some time ago Mrs. Moore's l but the boy did not come to the sur-

George Pargeter, caretaker of the Sunnyside baths, was summoned, and with the aid of P. C. McDermott the It was taken to Craig's undertaking rooms and thence to his home.

Mrs. Turner, Aged 93, Dies. GANANOQUE, Aug. 19.—Elizabeth Graham Turner died here this morning Canadian electorate to imagine for one in her 93rd year. She was born in year 1818.

Moors Repulsed, But Court Will Be Asked to Investigate Combine

OTTAWA, Aug. 19.—(Special.)—A ed here from Vice-Admiral Philbert movement has been engineered to have happy result of bringing us so close declares that the Moroccans appar- the coal merchants of Ottawa indicted

to Boost Price---No

Increase in Freight.

Coal has risen during the last two Advices received from Morroco City weeks from \$7.25 to \$7.75 per ton, and a it to say that, in spite of the thinly-declare that Mulai Hafi, brother of "coal combine" is alleged. The matter is now in legal hands and advice in awaited as to whether the advance any confirmation of the report that comes within the scope of the clauses country were, thru your efforts, con-vinced of the inestimable benefits of the sultan of Morocco intends to probinations in restraint of trade.

If the legal opinion is that the law covers the case an indictment will be laid, but if there is any doubt on the TANGIER, Aug. 19.—War Minister matter it is proposed that a movement Cabbas is reserved regarding the Casa-shall be inaugurated for the signing blanca situation. In an interview to-day he limited himself to declaring Falconbridge, who will preside at the reyal commission, then investigating that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes, to ask him to mention, ir his address to the grand jury, the uncline that a continuation of the present fall assizes.

France and the prudence of the "engineering" the movement that the Moroccan Government to restore order, traffic managers of the railways are His life was ground out under the sufficient to take them home to Deser-liott, 42 Collier-street; Edward Hanfound the delegation was singularly un- and was collaborating with the French ready to testify that there has been no trailer of eastbound King-street car No. onto.

BRADT IS FINED. or his captor, the bandit, Raisuli, for five days. It is only known here that Alderman at St. Catharines Must Pay railing on the platform. for Assault on Woman.

bate as follows: 'We recommend the prohibition of rebating by legislation prohibition of rebating by legislation Fifteen-Year-Old Teasdale Little Falls cause of a civic investigation some The body was taken to Edwin Moore.

Bradt is a florist and was at the city fined to her bed. She is in a serious

> fell into the lake. Passersby heard and Bradt's daughter left the city to this continue the splash and rushed to the spot, gether, and since then nothing has been year ago. heard of them. The Trusted Official's Friend. Whoever is bonded under our fidelity car.

and guarantee bond holds the highest credential he could present to his employers. We bond reliable men. filling positions of trust, to the extent of their monetary responsibility. These bonds place an insurance upon integrity. Issued for every legal and business purpose. London Guarantee and Accident Co., Confederation Life Ireland, and came to Canada in the Building, corner Yonge and Rich-

INIAM MIEE IO AWFUL UCATU

Alex. Robertson Was Horribly Mangled Under King Street

was instantly killed in East Queen-It is understood by those who are street at 7 o'clock last night.

The car was going at a high rate, and ST. CATHARINES, Aug. 19 .- (Spe- before it could be stopped the man was cial.)-Ald. L. C. Bradt, who was the a mass of mangled remains on the months ago, was this morning fined \$5 or ten days in jail, for assaulting Mrs.

Edwin Moore

Cause of a civic investigation some The body was taken to the morgue, where an inquest will be opened.

Word was taken to his wife, at 5

market on Saturday, when Mrs. Moore condition, which was made critical and himself became involved in a dis-when she learned of her husband's teroute, and an assault resulted.

Some time ago Mrs. Moore's husband

The man is 27 years of age and came and Bradt's daughter left the city to- to this country with his wife only a Motorman W. R. Henderson, 59 Ful-ler-street, and Conductor W. Cober, 75

BUBONIC PLAGUE GERM.

SIMLA, Aug. 19.-The Indian government announces that the plague commission, which has just finished ers' strike at an opportune time." the first stage of its enquiry, decided that the bubonic plague is spread by tagion is the rat flea, and that the life of the plague germ in the soil, floors and walls is of short duration. The government recommends the deby the protection of grain stores.

N. B. MAKES BIG LOAN.

ST. JOHN, N. B., Aug. 194-(Special.) -Premier Robinson, who is in the city, last evening made an important announcement concerning the financial affairs of the province. The government has been able to arrange a loan from the Bank of Montreal for £300 .out a little less than 5 per cent.

STEEL-COAL TRIAL OVER.

SYDNEY, N. S., Aug. 19 .- (Special.) The Steel-Coal trial, which has been the big event of the past two weeks in Sydney, was brought to a close at

Father and Son Killed. MERRICKVILLE, Aug. 19.—Two Italians, father and son, in the employ of the Orillia Construction Co. here, were killed this morning by premature explosion of dynamite

Had Been on Fruit Farm Near Grims by, and Received \$1.75 for Seven Weeks' Work.

Amongst the visitors housed at the British Welcome League is a family of the Six Nation Indians, who arrived

As the car neared Leslie-street, after working hard for seven weeks, where the track is bad, Robertson was drew only \$1.75 in cash, the balance of polited and fell thru the opening in the farmer for food supplied.

The hell was copied by an entry of the balance of their earnings being retained by the farmer for food supplied.

GOMPERS AND ALLIES

President of American Federation Cannot Say When Agreement May Be Reached.

Mitchell-avenue, were in charge of the Federation of Labor, to-day reported No. 5 police station, was the next, and to the executive council of the federa- there \$5 and sundry knives were antion that he, John Mitchell of Indian- nexed. Indian Government Concludes It's apolis, and Daniel J. Keefe of Detroit, It was then about 9.30 o'clock and had been entrusted by united tabor were called off. with an attempt to bring about 'an honorable adjustment of the telegraph-Mr. Gompers was asked when he

thought that time would arrive, and rats, that the vehicle of the con- replied that he could not say; that it PETERBORO, Aug. 19.—At the evenmight be "in an hour, a week, or a ing service of St. Andrew's Presby-month, or perhaps not at all." ficials of the Western Union and the G Potter, created a sensation.

book your winter's order at summer prices and deliver it in ton lots as you require it thruout the winter. We are not in any combine or association, but 000, at a rate of interest which figures are direct selling agents for an inde- the congregations dealt with. pendent mine. To deal elsewhere is absolute extravagance. The Connell Anthracite Mining Co., Ltd. Head of-fice, corner Queen-street and Spadina-

Engineers' Increase.

OF BUSY BOY BURGLARS

Thefts Thruout City-Admit Guilt.

farm near Grimsby, but the crop being Guthrie yesterday. Edward Longbelow the average they could not earn shaw, 785 Yonge-street; George El Moroccan Government to restore order, and was collaborating with the French and Spanish officers for the rapid orange of the international police.

The man says he is a nephew of the late Dr. Oronhyatekha.

The man says he is a nephew of the late Dr. Oronhyatekha.

The man, his wife and three children, party. All are under 13 years of age.

The man, his wife and three children, party. All are under 13 years of age. nan, 831 Yonge-street, and Bert An- By-Election to Be Held Immedonto.

The man says he is a nephew of the nett, 4 St. Thomas-street, are the

The ball was opened by an entry of Coles' bakery, 719 Yonge-street, Wednesday night last. Money and buns were secured, and gorged with glory and easy money the youthful law-breakers set out to do an extended

Sunday night they broke into a carpenter shop in rear of 31 Balmuto-st. A hammer and hatchet were secured and thus armed they got busy. An attempt to enter the that of the United Cigar Stores' premises at Bloor and Yonge-streets failed, but the cigar store of Mrs. Cunningham, 818 Yonge-street, proved less hard-shelled and the larder in the back was rifled. Haag's confectionery store, at 820 WASHINGTON, Aug. 19.—President Yonge-street, was next entered and Samuel Gompers of the American quantity of candy consumed.

DOUBLE LIVES. Sensational Charge Made by a Pastor Against a Brother.

NEW YORK, Aug. 19.—Both the of- terian Church here, the pastor, Rev. J. Postal Telegraph Componies repeated He made a strong denunciation of the Botha's Idea for Present to King

struction of rats, the improvement of their statement that there was nothing inconsistencies of church members, and the construction of houses and the to arbitrate when the despatch from charged a minister of another Presbyreduction of the food supplies of rats Washington regarding the designation terian Church in the city with having of President Gompers and Vice-Presidents Mitchell and Keefe, by the Ammer resort hotel at Burleigh Falls, erican Federation of Labor was shown Stony Lake. He declared that this condition of affairs was intolerable, and vaal assembly to-day authorized the further denounced church members for government to purchase the Cullinane Hard Coal Prices.

giving Sunday excursions and acting
During the month of August we will thereon in an unbecoming manner, which they would not do at home. His charge made from the pulpit, that king Edward in token of the loyalty church members were leading double and appreciation of the people of the lives, has aroused much feeling among Transvaal for the bestowal of a con-

AUTO SMASHED BY TRAIN. Run Down by Special Bearing Earl Grey and Party.

bearing Earl Grey and his party to ed in the handsomest fur show-rooms Prince Bill Arrives.

NORFOLK, Va., Aug. 19.—The Swedish cruiser Fylgia, with Prince Wilhelm
aboard, reached the Jamestown Exposition grounds to-day.

Point Du Chene, to catch a steamer in America. Don't overlook the fact that there is a 25 per cent. discount on all furs bought at Dineen's during August and the garments will be stored free of charge until required.

Financiers Think if Market is Let Alone Things Will Right Themselves --- Canada Creates Attention.

MONTREAL, Aug. 19.-(Special.)-"American securities are certainly not favorably looked upon in London just now, and in fact this will apply to Paris as well." was the statement made to-day by Edwin Hanson, who has just returned from Europe and who was discussing the fisancial situa-

BROKER AND BOOSTER

LONG DISTA

STATION

who was discussing the fisancial situation abroad.

He did not believe that the feeling of unrest all over the world was caused by apprehension in Paris as to the ability of Russia to pay the interest on her bonded debt. There was not much danger of anything like this happening, but the fact remained that all eves are turned towards the United

all eyes are turned towards the United "But do not English money "But do not English money lenders realize that there is a good deal of politics in this American agitation?" Mr. Hanson was asked, and he replied that it was true that foreigners had a pretty good idea of political methods on this side of the Atlantic, but they also noticed that a big city like New York finds public confidence so greatly shaken that she is unable to sell her bonds, all of which tends to create a very unusual feeling of mistrust in every old world money centre.

This is especially the case in London and it is shared in Paris as well, for it has not been very long since the Pena-

has not been very long since the Penasylvania Railway placed a \$50,000,000 loan on the French market, while other large loans have also been taken by

er large loans have also been taken by French investors.

Mr. Hanson declares that such a situation has the effect of making people cautious and to naturally force them to go slow. Financiers think, however, that if the market can be let alone and if no attempt is made to force money out of it, that in a few months things will right themselves.

He says that industrial England is very busy and that both the cotton and iron and steel industries are on the boom, with a great deal of money

Four Arrested for Several Petty
Thefts Thruout City—

many, where ere is the greatest possible activity in the manufacturing centres of the empire,
Canada, he says, is coming in for a great deal of attention abroad, but he again repeated the warning about the advisability of postponing all financial operations for several months are

GIBBONS FOR CABINET IF HE CARRIES LONDON

iately According to Competent Authority.

OTTAWA, Aug. 19 .- (Special.)-The London by-election will be brought on at once, according to unquestioned

authority. The man favored by the government for the Liberal candidacy is George C. Gibbons, chairman of the Canadian section of the deep waterways commission, and has been for years one of the stalwarts of the party in London.

If Mr. Gibbons wins he is to be given the seat in the cabinet in Hon. C. S. Hyman's place.

ULTIMATUM TO C.P.R.

Operators Refuse to Work With Strike Areas in U.S. MONTREAL, Aug. 19.-A strike of

the Canadian C.P.R. telegraphers is threatened. An ultimatum was delivered to the company this afternoon that unless

the company agreed not to have its operators work within the strike areas in the United States the men will stop work to-morrow.

DIAMOND FOR KING.

Edward Authorized.

PRETORIA, Transvaal, Aug. 19.-In accordance with the resolution introduced by Premier Botha, the Transdiamond, the largest in the world, and appreciation of the people of the stitution on the colony.

ONE BIG EXHIBIT READY.

One of the finest exhibits that will be seen by visitors to Toronto for the big fair is already in show shape at MONTREAL, Aug. 19.—It is announced to-day that the increase cial.)—An auto driven by R. W. Simp
driven by the board of contributes. in Sydney, was brought to a close at a close

, 1907. reput-market grow-

The to sell

of the

August \$6.50 ell filled wool regular August \$3.00

s, heavy widths. \$2.25 shaped \$1.75. \$1.20 PER

TS DISMASES lepsy-Fits matism

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itractors and Placing in Lake

Bylaw, must or the tenders

not necessarily

(Mayor),

East by registered Chairman of Hall, Toronto, AUG. 27TH, and placing of rio, near east ers must be and forms of ing to tender-

LIFE INSURANCE UNDERWRITERS



Who is expected to be elected presi- Ex-President, Toronto Life dent of the Life Insurance Underwriters of Canada.



Under writers' Association, in charge of arrangements for convention.