TRIDAY MORNING

The

states.

The Toronto World A Morning Newspaper publ day in the year. lished every

departments-Main 252; SUBSCRIPTION BATES IN ADVANCE. One year, Daily, Sunday included \$5.00 Six months " One months " One year, without Sunday Six months " Four months " Three months " One months "

These rates include postage all over Can-ada, United States or Great Britain. They also include free delivery in any rt of Toronto or suburbs. Local agents almost every town and village of On-tio will include free delivery at the above sideration. But it is surely unwise

Special terms to agents and wholesale es to newsdealers on application. tising rates on application. Address THE WORLD, Toronto, Canada.

Hamilton Office, Royal Corner, James treet North. Telephone No. 965. FOREIGN AGENCIES.

Advertisements and subscriptions are re-eeived through any responsible advertising agency in England, the United States, France, Australia, Germany, etc. The World can be obtained at the fol-lowing News Stands:

windsor Hall Montreal, St. Lawrence Hall Montreal, J. Walsh, II St. John St. ... Quebec, Peacock & Jones Buffalo. Ellicott Square News Stand ... Buffalo. Buffalo. Ellicott Square News Stand ... Buffalo. Dispatch and Agency Co.... Ottawa. and all hotels and newsdealers. St. Denis Hotel New York. P.O. News Co., 217 Dearborn St. Chicago. . Montreal. . Montreal.

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THE CRAZE FOR OFFICE.

has not graduated from the school of guhart, in particular, have reposed parents sho

highly organized appetite for office. We qubart comes late with his proposal gave the girl at Manning-avenue the have few instances of a cabinet minis-ter, retiring from office till he has may be the only way of terminating fashioned way would have been by tter. landed another one. Davies, Tarte, an intoierable condition of affairs, Blair, Sifton, Joly, Bernier and Mu-lock have all been at one time or other PRESENT ILLS AND THEIR REMEDY members of the Dominion cabinet. emigration as a remedy for the indus-Davies went to the supreme court, Blair trial difficulty in Britain and attacks and Bernier became members of the British statesmen because they cannet

the next conference they can do no for Haultain. It is bringing on a con test, which it believes it is sure to win in the hope that the victory may whole idea underlying the proposal to have regular conferences inuence the elections in Saskatchewan. which meanwhile stand in obeyance. vould be subverted if they are to be The Federal government, Lieutanan interrupted by the political conditions of particular states. Preferential trade non interest upon which discussion and consultation are valuable and neces-

Governor Forget and Alberta govern is only one of many questions of com- ment (Lieutenant-Governor 'Bulyes in cluded) have taken turns in trying to accomplish the defeat of Haultain. Is it not about time that Mr. Haultain sary. No doubt it is of great imperial was allowed the privilege of meeting importance, so important indeed that the people of Saskatchewan and setin the event of any prospect arising tling with them an affair into which of its general acceptance, advantage Laurier, Forget and Rutherford have might well be taken of the power to gratuitously introduced themselves? call a special conference for its con-

FAMILY PROTECTION.

in the highest degree to transgress the There is only one perfect family pro understanding which provided for the tection. It is life insurance. automatic assembly of the conference. The man who believes he is "saving" If it is postponed it will create an unthe money which life insurance cort desirable precedent and tend to make by not taking a policy, forgets that impleyial confevences factors in the while he is indulging in this delusion internal politics of the respective his wife and family are running the risk of his death at any moment.

THE BEST OF A BAD SITUATION. Insure your life now in the Manu Mayor Urquhart's proposal to divide facturers' Life, one of Canada's best the cost of the Yonge-street bridge be- companies, and your family will im tween the city and the railways is mediately attain a position of safety prebably the best that can be done and security, which otherwise you under the circumstances. The city could only give them after years of needs the overhead bridge, and it needs successful labor and persistent saving it badly. The undoubted truth that SCHOOLS AND SCHOOLING. the railways are morally bound to

bear the whole cost of the bridge is Editor World : I am sure I must be qualified by the fact that no power wrong! But I wish you would put me can be invoked to compel them to carry right. I have never been able to get it out their moral obligation. From the into my head why we spend so much on city's standpoint the case is urgent; schools in this blooming country of the railway companies can afford to ours. Are we not educating the boys Is there another country in the world wait. That is where the railways have and girls to such an extent that to al. Is there another country in the world where the craze for office is as insat-iable as it is in Canada? Office has come to be regarded as a recognized degree without which a public man that is where the failway are in and gurposes we are educating above from the merits of the city's legal posi-tion. The city counci and Mayor Ur-degree without which a public man the particular, have reposed has not graduated from the school of politics. The percentage of members of the Dominion house of commons of the Dominion house of commons who are always willing to be induced to accept an office of emolument un-der the crown is really startling. We have evidences of it every year. It may be a lieutenant-governorship, it may be a judgeship, it may be a place on an important commission, or it may be a petty postmastership or an equ-ally petty collectorship. When the office yawns for an occupant one or more members of the house of comoffice yawns for an occupant one or more members of the house of com-mons hasten to volunteer their ser-vices. Ministers of the crown have the same highly organized appetite for office. We

WITH THE WILD DUCKS. Professor James Long objects 10 The Common Varieties Can Rarely

Be Seen Closely, From Nature and Science, in Novembe railway commission, Joly is a lieuten-ant-governor, Mulock is a judge, Sifton is not in office, not because he would not like to be, but for reasons which who have taken up this line, he not like to be, but for reasons which who have taken up this line, he haps we have made the acquaintance of

A LAND TO THE MATTER OF THE THE TORONTO WORLD

LAWSON AND HIS CRITICS. An Open Letter to John A. McGall, President New York Life Insurance Company.

Sir: It is time your attention was called to the moral sense of the American people. It is time some one dragged you out of the Wall street conservatory and set you in the plain white light of daily life. It is time you were shown yourself as you are to-day seen by the millions of your countrymen who, a month ago, believed you to be a great and honorable

In spite of the terrible exposures of the past few weeks, in spite of the pitiless revealment of yourself and your directors as tricksters, in spite of the unveiling of the jugglery, grafting and corruption of your administration of the most sacred trust that can be confided to man, you remain unconvinced of your fall and unpenetrated by your shame. Fortified by the sympathy of your fellow sinners, you imagine your audacious bluster and your sly evasions before the Investigating Committee of the State of New York represented shrewd generalship and able strategy, forgetting that the enemy against whom your manoeuvres were directed was the American people and that, in this inquisition, your character and reputation were as absolutely before the bar as tho you had been indicted for sequestration of the funds of some dead friend's wife.

Thruout this broad country of ours are good Americans who have slaved and tolled to gather up the hundreds of dollars which you have exacted from them yearly as the price of the future livelihood of their wives and children, or as the provision for their own old age. You have made yourself the custodian of these funds under sacred pledge of square Cealing and safe and honest administration. You have made yourself the national executor, the great depositary of the moneys of the widow and the orphan. You have cried your virtue and honorableness from the housetops, and, under the stress of your pleadings, hundreds of millions of dollars have been confided to you annually-accres of millions of the nation have been turned into your coffers, all because you insisted that you were honest beyond all other men, and that the dear ones left behind night rely on your generosity and integrity for their support.

And it is with the moneys that might at any time have been claimed by these widows and orphans that you have been rigging syndicates, debauching legislatures, manipulating stock markets and doing other things which will be proven later. Instead of employing the vast power and the immense wealth entrusted to you to conserve the interests of your policy-holders, you have made yourself a part of the cruel robbing machine which the "System" has created to deprive the American people of their savings. Under the pretence of seeking profitable investment, your corporation has been perverted into a vast stock-gambling agency. You have filled the high places in your corporation with your own children and relatives, and their relatives, and conferred on them great salaries out of which they have grown rich. You have paid out to friends and associates, on various pleas, enormous sums that rightly belonged to your policy-holders. You have done all these things habitually, yet today you describe the investigation being conducted into your operations as an impertinence, and secretly you regard this inquisition and all that pertains to it as a waste of time and energy. You are unrepentant, unashamed and defiant.

I shall take this opportunity, sir, of reviewing our own relations during the past year and contrasting your position to-day with that you boasted twelve months ago.

One year ago, in Everybody's Magazine, I said:

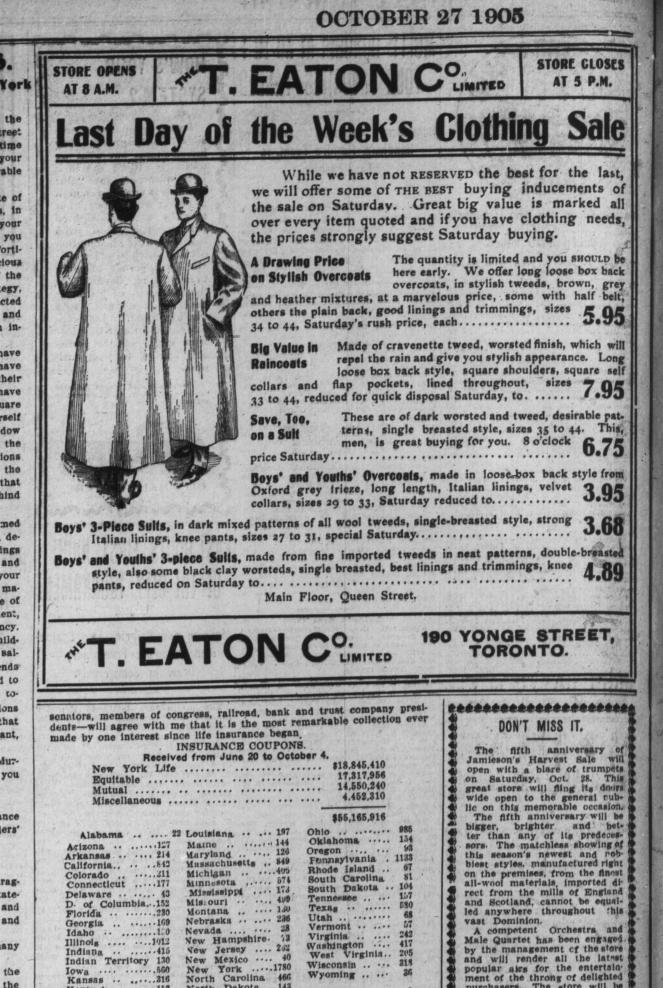
"The officers, trustees and officials of the 'Big Three' life insurance companies have been and are now squandering their policy-holders' money. They are grafters-mean, contemptible grafters."

I gave specific instances of their thieveries.

You replied, not by haling me to court, but by: Circulating thruout the world documents by the millions, disparaging my reputation by advertisements and "news" and "editorial" statements from your subsidized insurance press, denying my charges and attacking my character, all at the expense of your policy-holders and without their knowledge or approval

You libeled me in thousands of private letters to policyholders, many of which came back to me.

You employed James M. Beck, ex-assistant attorney-general of the



<text><text><text><text><text><text><text><text><text>

could doubt that whatever government equally among the heirs, formed a regwas in power they would be sure of a ular part of the Radical program. Of hearty welcome and an absolutely unrestricted hearing.

When he proceeded to say that the selves, and pace his compliment about their shrewder political instituct, he, how-ever, ignored the true state of the case. At the last conference it was resolved "that it would be to the ad-vaniage of the empire it conference is was should be resumed.

making it dependent on the political and is still increasing. circumstances of particular states of NEARLY UP TO SASKATCHEWAN. often served as be avoided. There is absolutely no public man to have to deal only with memory of Pheobe Hassel, bo reason so far as the British govern- hes electors. Hon J. W. G. Haultain died 1821, agen 108 years. She ment is concerned why it should be, is not one of this privileged class. He for many years as a private stated that he has no proposal to sub-mit on the question of imperial pre-of Saskatchewan have no control, and left arm." ference-precisely the position assum- in whose affairs they have no say. ed by Mr. Chamberlain at the conference of 1902, when resolutions were course and strengthen the empire. The katchewan vested in him and which ed.

prime ministers of the outer Britains the people of Saskatchewan alone had also at that time urged upon the Brit- the right to take away. ish government the expediency of A lieutenant-governor lent himself to granting in the United Kingdom pie-ferential treatment to the products and manufactures of the colonies. At Alberta, It also has the barmer out of and manufactures of the colonies." At Alberta. It also has the bammer out

these proposals and possibly public recently put on a diver's suit in Ceyopinion is scarcely ripe for even this lon and brought up from the paars. When he proceeded to say that the moderate reform. As for the more or pearl oyster beds, seven valuable drastic plan of buying out the land-pearls. Mrs. Perry, during the several Arctic

vantage of the empire if conferences nationalization. Progress may be Bridge. were held, as far as practical at invantage of the empire if conferences nationalization. Progress has been been been been as far as practical, at in- made along the line of private effort, eight years Oporto' champion bul eight years Oporto' the best can only be a very fighter. The young woman, further tervals not exceeding four years." Next year will complete the fourth and, there-fore, in regular course the conference Meanwhile, the unemployed are there, Show. a very present and pressing problem. Show. Jenny Carey, of Muckford,

It is surprising that those who ob-ject to this resolution being operative de not see that by so doing they are Honor.

Women, disguised as men, have the empire, the very thing which should be avoided. There is absolutely no public man to have to deal only with memory of Pheobe Hassel, born nbstone i born 1713 delayed. Mr. Balfour has distinctly has been assailed for months pest in many parts of Europe, and at the battle of Fontenoy, fighting bravely

At Bolton Fair.

He has been stripped of the office He has been stripped of the office which the people conferred on him, fair to-day entertained 7000 visitors, a placed on record recognizing that the principle of preferential trade would vote in the proceeding. The Federal train from Toronto.

CASTORIA

United States, then and now chief attorney for Henry Standard Oil Company, the "System" and the Mutual Life Insurance Company, to ridicule my utterances and asperse my honor in addresses in the cities of Philadelphia and Boston.

You employed James H. Eckels, ex*comptroller of the currency of the United States, now president of the Commercial Bank and representative of the "System" in the west, to attack my arguments and distort my motives in Chicago

You ordered Vice-President Perkins of the New York Life Insurance Company to perform similar service in Philadelphis: and

The burden of all these documents, advertisements and disguised advertisements and addresses was: "Lawson is an unmitigated liar and scoundrel, whose sole reason for attacking the insurance companies is that we refused him insurance."

I replied by printing your letter to me, wherein you importuned me to accept insurance in your company.

Again you gave me the lie and pronounced your letter spurious. I in turn repeated my charges and instanced cases of perjury, bri-

bery and false statements. I stated that your claim that your company did not own, nor loan upon, stocks was false and that it was made for the purpose of misleading and imposing upon your policy-holders, banks, trust companies,

government officials and investors. You answered this by writing a letter to one of the great churchmen of America, and in it you said: "I pledge you my word of honor this company has never, since 1899, had a dollar's interest, directly or indirectly, in any stock. Lawson knows this, and deliberately, for his own base purposes, makes charges to the contrary which he knows to be

false." To-day you and your fellow plunderers stand convicted in the eyes of the world not only of juggling the moneys of the widow and the orphan in the stock-market, but of manipulating these trust funds for the benefit of your own pockets. To-day the world is aghast at your perfidy and amazed at your temerity.

Notwithstanding the turpitude already exposed to the people, you still imagine you can so conduct yourself as to prevent the investigators from fastening on you and your associates the more desperate crimes that have been committed in the past-the 150 to 200 millions stolen and diverted. You know, as I do, that only the very edges of this national cesspool have yet been uncovered. You know that not only have the making and administering machine of other states corrupted the federal ballot-box and the legislature at Albany been tampered with, but the lawgovernment surrounded and certain of the judiciary of America "educated."

You believe you can keep the evidence of these crimes from the American people by the same kind of bluff and effrontery with which you met my first charges. But you have mistaken the tempers of your countrymen.

I have been authorized in writing by over 16,000 policy-holders, carrying over fifty-four millions of insurance, to act for them.

I had intended to await the finish of the New York investigation before proceeding, but as I have had placed in my hands during the past few dars evidences of the determination of yourself and your accomplices and fellow conspirators to face it out regardless of consequences, and as I believe men capable of committing the acts that have been fied to during the past few days fully capable of taking the transportable part of the billion and a quarter funds to foreign countries, and of using them to keep themselves from their justly deserved puninshments, have decided to act now.

In sending you this open letter, I am only actuated by a desire to bring you and your associates to such a sense of the seriousness of your position that you will see it is useless longer to attempt to defy the American people

Yours, for the Exposure of Corporation Sneak Thieves THOMAS W. LAWSON

TO LIFE INSURANCE POLICY HOLDERS.

At the beginning of my story nearly a year and a half ago, I made certain accusations against the management of the three big life insurance companies.

I knew, when I began my story, that the big life insurance companies were in the hands of grafters and thieves, just as are the great banks, trust companies, railroad companies and big corporations and trusts. This I knew and, in plain language, said it.

The big insurance companies, thru their officers and trustees, replied by declaring: "He's an unmitigated liar"

I kept at my knitting, for I knew the crimes of these insurance grafters were such that, sooner or later, the world would have an opportunity to judge fairly who were the unmitigated liars and thieves. opportunity is at hand.

To-day the press of the world is devoting its space, news and editorial, to a recital of the contemptible and heinous crimes of the New York and the Mutual Life Insurance companies-not as I relate them. but as their own officers and trustees publicly confess them.

In the July instalment of my story I called upon policy-holders to sign a coupon blank inserted in this magazine, and send same to me that I might speak for them in a plan to further their interests.

In response to my call I have received up to to-day, October 4, 16.-307 answers, representing \$55,165,916.

I think my readers, when they analyze the following list and take into consideration the character of the senders, many of whom are men of the highest standing-bishops, ministers, governors, mayors, judges,

Chile 1 Japan 4 S China 1 Korea 1 S Colombia 1 Mexico 71 T	Santo Domingo Straits Settlem'ts Sweden 1 Trinidad 2 Uruguay 2 Yukon Territory 4	
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As soon as I received a number of signatures sufficiently large to warrant it, I quietly began operations.

The first direct result is the investigation now being held. This investigation has proceeded far enough to put before the public absolute proof of all the crimes I have charged, and three to thirty times as many

It is now evident to all that:

1st. The policyholders in the great companies have yearly paid into their company scores of millions more than necessary.

The policyholders have been robbed scores of millions 2nd 3rd The vast funds now on hand have been habitually used by the grafters now in control of them in the rankest kind of stock-gambling. funds have been used to corrupt the ballot-box and the 4th. These

lawmakers of the country. I repeat, absolute proof of all this has been made public

should now be evident to all that:

1st. The funds now on hand are in actual jeopardy, because they are in the absolute control of unprincipled scoundrels.

2nd. Unless something is done, and done at once, by the policyholders, each and every one of the largest companies may become solvent; that is, they may not be able to meet the engageme nts of their because of waste of funds, tremendous falling off of new business, tremendous cost of new business, and the nature of the business-so-called "graveyard business"; for I am credibly informed that they are now seeking to insure those who formerly have been re-

fused insurance because of physical infirmities. It should also be plainly evident that, if the policyholders move, and move quickly, they can be absolutely assured that:

1st The funds as they are to-day will remain intact. 2nd. They will be added to by the restitution of from \$75,000,000

to \$150,000,000. 3rd. A score of the thieves who have plundered policyholders in the

past will be sent to prison. 4th. The future payments of policyholders will be largely cut down.

The present swollen surpluses will be returned in large part 5th. to policyholders.

6th. In the future policyholders will actually run the company. 7th. All policyholders can be assured that in the future they will receive the actual worth of their policy at surrender.

All this being so, it is most eminently desirable for policyholders to act, and at once

The time will never again be so opportune, for if nothing definite is done now, policyholders will be discouraged for all time.

I have given the subject the closest and most earnest study, assisted by the best insurance experts and lawyers procurable, and guided by the suggestions of over 100,000 policyholders, for in addition to the 16,000 mentioned, I have received over 90,000 letters. I have come to the con-

clusion that the one thing for policyholders to do now is: To authorize someone in whom they have confidence to select a

committee to take their proxies and at once seize possession of the two great mutual companies, the New York Life and the Mutual

I omit the Equitable at this stage, because litigation may be necesbefore the Equitable, being a stock company, can come into the policyholders' hands. But in the other two, no obstacles can be placed in the way of the policyholders taking control.

To empower this committee to bring action at once to compel full restitution and enforce full punishment, and then to change the present method of conducting the insurance business.

The vital question is: Whom can the policyholders trust to do this? The "Big Three" are at present spending vast sums of the policy. holders' money to prevent some such action as this, in the following ways:

First, by moulding public opinion through paid news and editorial items: next, by the collection of proxies; and third, by the inauguration of different moves and dummy suits and investigations.

There are already three of these affairs under way. Almost any way the policyholders turn for relief they are confronted with traps which, if they fall into them, will make relief and rescue impossible.

Any man or body of men who go to the great expense necessary to collect proxies must have some hidden scheme for reimbursing themselves, or they must be working in the interests of the thieves now in

I therefore make bold to say: I am the natural one to make this move. Just a minute before you pass judgment. Let us see if I am: 1st. I have already spent in my work over a million dollars of my

own money. 2nd. I am willing to spend, if necessary, two millions more.

3rd I will absolutely prove I want nothing in return. 4th. I will absolutely prove on the face of my plans that I cannot in any way benefit beyond the satisfaction I shall derive from putting another spike in the "System's" coffin.

marriage festivities at the expense of London Telegraph: M. Guillern, a the bride and bridegroom. Several rich Brittany farmer, and his br.de, acres of woods were cut down and tents Mile, le Guennec, began marrying yes- erected on the open space as lodg.ngs Wedding in Brittany. e Guennec, began marrying yes- erected on the open space as lodgings , and will continue for the next for the wedding guests. Twenty caives, terday, and will continue for the next for the wedding guests. Twenty calves, three days. The wedding is being cele-brated after the ancient traditions of were slaughtered for the prolonged the country, which require it to las: at feasting, and so far twenty bar els of least the inside of a week. All cli cus- cider have been emptied. A wedding toms are being revived for the occasion, with these traditional Brittany rites is and the hospitality is regal. Over 2000 costly. The happy pair are spending guests have been asked, and are being at least \$500 on their marriage festivi-housed, fed and entertained thruout the ties.

Michie's Extra Old Rye Whiskey is always of the same even quality and mellow flavor-none better. Michie & Co., 7 King street West 25c BIRD TONIC FREE BIRD'BREAD COTTAM BIRD SEED.35 St. Lentes, On NEW VERSION OF OLD RHYME. Dorothy Tells What Happened to Mary's Lamb at Pittsburg. New York World : Three-year-old Dorothy has an old-fashioned mamma, who teaches her the nursery classics in-stead of the more modern jingles. She has also a mischlevous young uncle, who devoted a large part of his college vacation to Dorothy's education along lines that often scandalized the little Vacation to Dorothy's education along lines that often scandalized the little one's mother. The effects of Uncle Eilly's instructions were not fully re-alized, however, until last Sunday after-noon, when mamma alized, however, until last Sunday after-noon, when mamma let baby recits some of her verses for a group of callers. "Little Jack Horner" and "Bye, Baby Bunting" were gone thru with successfully, and one of the guests ask-ed if the baby knew "Mary Had a Little Lamb." "I can say that, too," piped up Doro-thy. "Uncle Billy teached me." Mamma shook a warning finger when she heard Uncle Billy's name, but in vain, and this is what the aston.shed

decorated with all the fruits of

the season, the best of farm products and sheaves of golden grain, and will be a periot bower of beauty and fragrance during the continuance of the

during the continuance of the greatest event of its kind To-

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It is one "Postui for me j consin y consin y the med employed in consin y deserted with the consecutive of insomn deserted with y urs in deserted atadually long tim "Two y cally urs kind of. Foad Co acting u the coffee arengthe ties of Po-"Each color cre-limbs rou complexid my diges eat anyth insomnia y at nig have no work has shame st Creek. M

There's Read to Wellville,

vain, and this is what the aston.sh heard Mary had a little lamb,

Its fleece was white as snow; it followed her to Pittsburg, And now look at the d-thing! It

English as Drinkers.

Harper's Weekly: It is well known that the climate of the British Isles more favorable to the consump is more ravorable to the consumption of alcoholic stimulants than our cli-mate. We expect the British to drink more per gullet than iwe do, and they have always lived handsomely up to our expectations. We have liked the more per guilet that we were handsomely up to our expectations. We have liked the statistics of British drinking, because they make us seem temperate by con-trast. They are falling off a little in this particular. This year's troport like that of many years immediately preceeding it, tells of decreased con-sumption of wines, spirits and beer. Either our cousins are feebler than they were and cannot carry so much rum, or they are wiser than they were and do not want so much or they are poorer and cannot buy so much. At any rate they drink less of most things. There is an increasing de-mand for port wine of a modarn sort, considerably lighter than the port that in the last century gave most solvent Englishmen the gout. and, among considerably lighter than the port list in the last century gave most solvent Englishmen the gout. and, among spirits, brandy is as much drank as ever. In that there seems to be evi-dence of a disposition to substitute grape products for grain products, which is a gain to sentiment, and very likely to health. likely to health.

Tate WINDSOR TABLE SALT. Does not "bite"-is not bitter. It is pure salt and all salt. Will not cake.

TIME

