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 \$10,000—Close to King and Bathurst, six to 10
 room houses, electric roof, stove, furnace, each
 taking 8 rooms, bathroom and furnace; rentals
 \$200 per annum.
H. H. WILLIAMS & CO.
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"Maltese Cross" Rubbers.
 IRISH THE FOREMOST PEOPLE
 HAVE RIGHT TO EXPECT
 SELF-GOVERNMENT

**TRUSTEES SEEK RE-ELECTION
 POLICYHOLDERS OBJECT
 TO FOOTING THE BILL**

**New York Life Directors Told to
 Halt—Judge Hamilton's Sug-
 gestion—McCall Estate
 Relieved.**

New York, March 18.—Samuel Untermyer, counsel for the international policyholders' committee of the New York Life Insurance Company, representing 501,000 policyholders, today sent a letter to Alexander E. Orr, president of the company, protesting in the name of the policyholders, against what he terms the extraordinary effort that is being made by the officers of the company to obtain proxies for the annual election, which is to be held early in April.

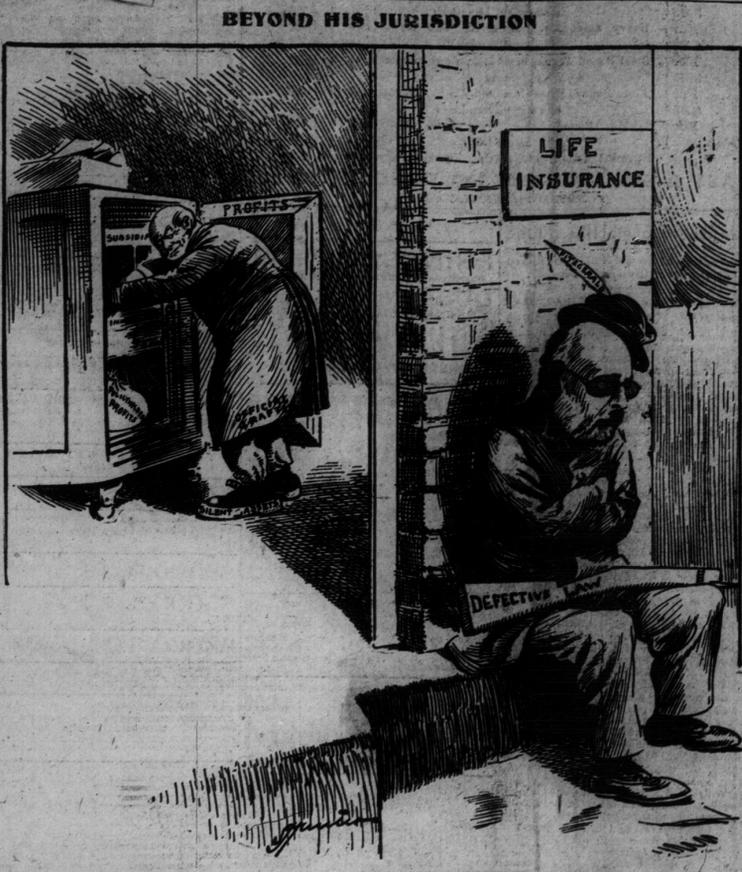
"If these documents have been sent to every policyholder, the cost to the company of postage alone would be about \$20,000 and the cost of printing and stationery as much more," he says. "How do you justify such expenditures (to say nothing of the manifest impropriety of such action at this juncture), I fail to understand."

Disqualification for Re-Election.
 Judge Hamilton has expressed the opinion that when the bills proposed by the Armstrong committee are reported they should contain a provision that no trustee legislated out of office next November, as recommended by the committee, shall be eligible for re-election until a full year has elapsed.

"The propriety of this is obvious," said Judge Hamilton, "and I believe a demand for it is coming to a head. You know we have adopted from the English common law the provision that no sheriff can be re-elected until a term of service has elapsed. The theory is, and it applies equally to a trustee of a life insurance company, that the sheriff exercises such an immense power that he could at will command his re-election. So with these trustees, they are in a position which would enable them, by favoring one and persecuting another, to command proxies to secure their election if they see fit. This should be prevented by making their reelection illegal."

Trustees Will Pay.
 The world says. "At a conference yesterday it was agreed that the trustees of the New York Life Insurance Co. who were members of the finance committee during the presidential campaign of 1896, 1900 and 1904, and were cognizant of the political contributions made by the New York Life, should reimburse the company the extent of \$143,000. This is the total of the political contributions made by the company. Each trustee will go into his own private funds to make the payment. In all there are fifteen trustees involved, and under the agreement each man will have to contribute a trifle less than \$10,000."

"It was originally planned to hold the estate of John A. McCall responsible for all of the political contributions and to bring legal action against it to obtain reimbursement. Abandonment of this plan is involved in the decision reached at yesterday's conference."



NIGHT WATCHMAN FITZGERALD: I got nothin' to do with the safe. I'm guardin' the buildin's.

WEAKNESS OF FITZGERALD

First Result of Investigation is to Destroy Value of Government Inspection of Insurance Companies.

The minister of justice told the house of commons on Friday night that the understanding with the insurance commission, is that the proceedings standing for the conduct of public business was ever so ridiculously carried into effect.

The commissioners announced that they would begin to take evidence on Wednesday, March 14. At that time the counsel who was to be charged with the collection and presentation of evidence had not even received his instructions, and did not receive them until five days before the first witness counsel was not present.

At this moment the public has not been informed whether Mr. Shepley and his colleagues, who will be opposed by the cleverest experts in a highly statistical business, will have the assistance of an actuarial expert. It may arise with the assistance of the superintendent of insurance and his actuary or a learned minister of finance or a government journal will scarcely be capable of making such a suggestion after the exhibition of the insurance department made of itself on Wednesday, Thursday and Friday last.

In the first place, the insurance department came before a royal commission without any real preparation of evidence. They had nothing tabulated as to the work which their department has done, and after two days inquiry the superintendent was released from the witness chair on the plea that it would take him several days to discover certain correspondence which had been mentioned during his examination.

WHAT SOME PAPERS SAID.
 The insurance department had discredited itself. The current blue book, which the public supposed contained only the fully endorsed statements of all the insurance companies doing business in the country, is now admitted to be altogether unreliable as a state document whose accuracy is supposed to be beyond impeachment. For it is impossible to know which companies were only partially inspected when the book was printed.

Last June Superintendent Fitzgerald's assistant was examining the affairs of the Sun Life. He discovered something about profits said to have been made by the sale of securities which prevented him continuing his examination until he had asked the advice of his superintendent. Instead of that matter being taken right away and disposed of, the blue book went to press and the examination of the Sun Life's books was not completed until November.

The superintendent of insurance has been asked to furnish details of statements sworn to by insurance companies which he has revised, but has not made any public report of, during the last fifteen years.

The country has been repeatedly informed that Superintendent Fitzgerald's examination has been of the most rigid character, and when the commission was announced the government organs did their best to satisfy the country that his methods were beyond criticism. The government organ in Toronto, contrasting the New York insurance department's methods with those in vogue at Ottawa, said:

The commission will find that, while the inspection under the superintendent of insurance is thorough and rigid, there is need for a wider scope and a more detailed examination than the law now allows.

The Montreal Witness, which preaches the higher life in politics, finance and every department of activity, wrote:

As a matter of fact, the government inspection of the life insurance companies doing business in Canada has been more than usually thorough during the current year.

The world at the time warned the public against giving a verdict in favor of the insurance department.

AND PRESIDENT McCULLY.
 Mr. McCullay, president of the Sun Life, published these statements as to Superintendent Fitzgerald's inspection, statements which look strange beside the grave admission that was made about the Sun Life three or four days ago:

The insurance law vests the superintendent with plenary authority to examine and inquire minutely into every feature of the working of our companies, and any deviation is reported promptly to the minister of finance and laid before the treasury board, that action may be taken without loss of time to compel conformity to prescribed regulations, and on failure to do so within a few weeks it is followed by a suspension of the company's license to do business.

And I may as well say that, when once one has had the experience of years of personal intercourse with the ways of Canadian government officials, even when those ways may be blended with grace and culture, such persons will no longer need to be assured that their methods of procedure in making yearly examinations of companies are both thorough and exhaustive. And yet our Canadian managements approve of the severity as being the highest guarantee available, to themselves, of the thoroughness of their office routine.

Fully a day was spent in discussing and looking up these matters. Result—a more thorough and competent investigation would be difficult, in my judgment, to have or even to imagine. It was all the more interesting to me this year because of the superficial examination of companies said to be made by the New York insurance department, and that only at intervals of some years. If an examination similar to ours were possible, and had been the yearly custom in New York, the reported misrule there could never have happened. It must be admitted by all rightly informed people that the approval of our life companies by Canadian officials is very efficient and thorough.

Any need for an investigation where such methods are faithfully followed? "What can the man do that cometh after the King, even that which hath been already done?"

The talk about the superintendent needing wider powers than the existing act allows is an echo of the exultatory gesticulations which it was hoped would save Superintendent Hendricks of the New York department from criticism. The Armstrong committee have scathingly condemned his administration. The following extracts from their report apply almost literally to the Ottawa situation:

The matters necessarily presented for consideration are those relating to the authority of the superintendent, and the manner in which it has been construed and exercised, with particular reference to abuses in the management of life insurance corporations.

It would seem that the superintendent has had ample power, and has been charged with the correlative duty, to inquire into and ascertain the transactions of insurance companies, to the end that abuses may be exposed and correct administration assured. The scheme by which the superintendent may require detailed written statements, duly verified, as to any matter of corporate business, may supplement these statements by an examination of the company's books and of the officers and agents under oath, would appear well calculated to prevent the secret growth of improper practices.

But the supervision by the department has not proved a sufficient protection against extravagance and maladministration. Annual statements from the corporations have been received, filed and published, but in many particulars without sufficient detail to exhibit the real efficiency or honesty of the management.

It is said, however, that it has long been the tradition of the department not to concern itself with a close supervision of the management of life insurance companies, apart from the ascertainment of their solvency.

Hon. James Sullivan's Eloquent, If "Careful" Address—Better Days Are Coming for a United Ireland.

A message of hope for a united Ireland was conveyed by Hon. James M. Sullivan, New Haven, Conn., to an audience that more than taxed Massey Hall to its limit of seating capacity at the annual St. Patrick's night concert of the Ancient Order of Hibernians.

The speaker, in the large audience evidence of undying affection for Ireland, and gave the reminder that throughout the entire continent gatherings of a like nature showed a unity of sentiment. One purpose was to meet together on a day that symbolized sadness, beauty and poetry, and further, purpose he declared to be an attempt to regain for the race its rightful position among the nations of the earth, and there was unstinted applause.

The religious was an outstanding element of the Irish race, whether among Roman Catholics or Protestants. General tribute must needs be paid to the work on morality's behalf of the early Irish emigrants, who had laid the foundation for the exalted place occupied by the Irish in America to-day.

The race had been called a fighting one, but in all ranks of the church were to be found sons of the Kellys, the Burkes and the Sheas.

In arts, commerce and science, the Irish had gone ahead, till they were now the foremost people God had placed on earth, and this accomplished "in the face of unreasoning and unholty prejudice." It had been said that a great wrong had been done in the removal away governmental privilege, but there was no name for the disposition which had driven the schoolmaster to the bench.

Told To Be Careful.
 "I have been asked to be careful in my speech," said Hon. Mr. Sullivan in discussing the integrity of the church. "Wrong greater than those which the most iron-fisted political ruler could cause, had been done by English literary men."

From Chaucer to Kipling can you tell me of one English writer who has ever idealized the Irish character? challenged the integrity of the church? or slandered the Irish? The Irish were an illiterate people so persistently and successfully that many of the Irish race in America to-day are ignorant of a peasant's three or four centuries old and nothing of the long line of Irish kings. The speaker had heard Irishmen, men of bearing and influence, argue that the integrity of the church should be preserved, that it was a fine thing the French had been driven from the island of Hayti, express joy

Continued on Page 7.

Dineen's Military Opening.
 Dineen's show rooms have been remodelled and the military opening is a particularly bright success. Corner Yonge and Temperance-streets.

SNOW OR RAIN.
 Probabilities.
 Lower lakes and Georgian Bay fair to-day; stationary or a little higher temperature; snow or rain by Tuesday.

**FARM THIEVES ARE CAUGHT
 GOODS RECOVERED IN WEST**

**Loot From Wellington County
 Found in Manitoba—
 Three Men Arrested.**

Guelph, March 18.—(Special).—The wholesale thieving which has been going on in the north part of Wellington County has been cleared up, and, as a result, James Cowan, John Wilden, and Peter Cowan are under arrest, the last at Mossburn, Sask. High Constable Merewether, with the assistance of Constable Fox, Davidson of Drayton, was successful in apprehending the guilty parties.

All the towns in the north, including Elmira, Alma, Fairwell, Fergus, Drayton, Harriston, Listowel, Rothay, Arthur and other places, as well as farms, have suffered from the hefts. The constable rounded the matter up at Rothay and suspicious were attached to James and Peter Cowan, two successful farmers, and their hired man, John Wilden. James Cowan was arrested for the theft of a vice from William Lowe, the article being found on his farm, and it was thought that this would be the prelude to a complete discovery. He was acquitted on a technicality by Magistrate Woodman at Drayton.

The high constable was of the opinion, however, that the stolen articles, which included sleighs, bugles, harness, horse blankets, etc., had been taken to the northwest by Peter Cowan. He accordingly sent a telegram to the Northwest Mounted Police, at Arcola to search certain cars for the articles when they arrived at Steward, Man.

The result was that the articles were found and stored at Steward, and Peter Cowan was arrested and is now in jail at Mossburn, Sask. To a member of the Northwest Mounted Police Peter Cowan confessed the whole thing, saying that his brother and John Wilden had done the thieving.

On the receipt of the telegram at Drayton the latter two were arrested. A great deal of satisfaction is felt by the people of the north that the matter has been cleared up and that they will have the articles taken from them returned, and many are the encomiums heaped on Merewether and Davidson for their work.

HUNDREDS KILLED.

**Earthquake Said to Have
 Caused Enormous Loss
 of Life and Property
 in Formosa.**

Tokio, March 17.—A severe earthquake is said to have occurred at Kag, Formosa, to-day. Hundreds of buildings are said to have been destroyed and many hundreds of persons killed.

MAY NOT BE SO BAD.
 London, March 19.—The Daily Telegraph's Tokio correspondent telegraphing concerning the earthquake on Saturday morning in the vicinity of Kag, island of Formosa, says that the railway lines were twisted, telegraph poles thrown down and houses destroyed.

The correspondent states that the Nichi Shimbun says that the casualties exceed one hundred, and that the Jiji Shimpo places them as high as eight hundred.

An official despatch, he adds, reports 60 deaths and many more persons injured and 200 houses destroyed.

Kagi is on the railroad line, about 50 miles north of Tainan. On a map the town is given as Klavi.

**SMOKY LAMP SUFFOCATES
 LAMP BLACK ENCRUSTS ROOM**

**Peculiar Death of Steamship En-
 gineer and His Dog in
 Confining Cabin.**

New York, March 18.—Alexander Stewart, chief engineer of the steamship Maconoco, was smothered to death by the fumes of a big oil lamp in his cabin on the vessel to-night. A big coach dog asleep in the cabin also died from the effects of the fumes.

The Maconoco is lying at the West Shore dock in Weehawken, ready to sail to-morrow for Black Sea ports, with a cargo of freight. Stewart was busy in the engine room getting everything ready for the voyage, and it was late when he retired to his cabin, with the dog, his constant companion.

In the room he had a big oil lamp with a special burner, designed to furnish both heat and light. A stiff gas in the North River contributed to make the cabin dark and Stewart, after practically hermetically sealing the room, turned on the light at full force and sat down to read a book. The dog stretched himself out on the floor.

When the engineer did not report for breakfast to-day the first officer, Mr. Dittman, went to call him. An amazing sight met Mr. Dittman's gaze as he opened the door.

The walls, the furniture, the ceiling and the bodies of the man and dog were covered to the depth of a quarter of an inch with lampblack. The big lamp was still smoking.

There appeared to be a little life in Stewart, and he was dragged to the deck. No doctor could be found, so a tug was summoned and the unconscious man was hurried aboard. His nostrils were full of lamp black and he died on the way across the river.

Mr. Stewart lived in Wadsworth-road, London. He was married recently, and expected to make a long stay at home with his wife and mother shortly on this voyage.

LIVES LOST IN SNOWSLIDE.

Property Loss of \$400,000 at Colorado Mining Camp.

Ouray, Colo., March 18.—A mammoth snow slide in the Mount Sneffels region, six miles south of Ouray, last night, wrecked the Campbell mill mine tram house, boarding house and reading room. Wm. Cressey was killed, and it is feared that other lives were lost. Several men, it is reported, were seriously injured. The property loss is \$400,000.

The Campbell bunkhouse, containing 200 men, and the residence of General Manager Cox barely escaped destruction.

120 COCKFIGHTERS ARRESTED

Big Raid Felled Off by Fifty Montreal Policemen.

Montreal, March 18.—(Special).—One hundred and twenty men were arrested and seventy game cocks seized in a raid on a cocking main, which was in progress this morning in the shop of Daniel Donnelly, master carter, East Notre Dame-street and Montcalm-ave. The raid was made by Inspector Lamouche, Captains Brophy and Bellefleur and fifty police-men. Patrol wagons conveyed the prisoners and game cocks to the Craig-street police station.

Those who were known to the police were allowed to go on personal bail, after their names and the extent of the bail had been taken, and those who were not had to make a deposit of \$50 each.

By 5 o'clock all the prisoners had been admitted to jail and those who had been compelled to deposit cash bonds left more than \$1000.

NEARLY ASPHYXIATED.

ONE OCCUPANT IS DROWNED

Rochester, N. Y., March 18.—Fred Becker, 18 years old, was drowned in the Genesee River this afternoon.

With two companions he undertook to cross the river in a canoe. Ice was encountered and in trying to force the canoe thru all three were thrown into the water.

**FOURTEEN BANKERS
 IN OHIO PRISON**

Cleveland, March 17.—President Travers and Cashier Little of the First National Bank of Conneaut, Ohio, wrecked a year ago, went into the federal court to-day and announced that they pleaded guilty to the charges against them. They were charged in sixty or more counts and sentenced to six years each in the Columbus penitentiary.

There are now fourteen Ohio bankers in the penitentiary at Columbus.

COSSACKS ATTACK STRIKERS

Stern Measures Taken to Repress Strike Movements.

St. Petersburg, March 1.—The government is using the most repressive measures to stop the agitation for a strike of railroad men and telegraphers. A meeting of the former at Rostoff-on-Don was to-day surrounded and invaded by Cossacks, who fired into the assemblage, killing two persons and wounding eight.

At Moscow troops are now guarding all the railroad stations and several factories, including the Abrakosoff works, where the workmen are restive.

The workmen in the St. Petersburg factories and mills to-day elected delegates to the assembly, which will choose representatives to the municipal congress.

REFUSE APPOINTMENT.

Mr. Fred Borden and Others Decline Governmental Honors in N. S.

Ottawa, March 18.—(Special).—Nothing has been settled as to the lieutenant-governorship of Nova Scotia. It is understood that Mr. Frederick Borden has declined it, and that Senator Powers and others who have also been canvassed, have declined to consider an appointment.

TO-DAY IN TORONTO.

Byron Walker at Canadian Club, 1 p.m.
 City council, special meeting, 2 p.m.
 Dolmetch Trio, Conservatory of Music Hall, 8.
 Massey Hall—Fisk Jubilee Singers, 8.
 I. P. B. banquet, Queen's, 8.
 Young Liberals, Labor Temple, 8.

Smoke Taylor's Maple Leaf Cigar

BIRTHS.

BURKE—At Etvendale, on Saturday, March 17th, to Mr. and Mrs. George Burke, a son.

DEWITT—On March 18th, 1906, at 125 Huntley-street, Rosedale, to Mr. and Mrs. F. G. Dexter, a son.

MARRIAGES.

MIDDLETON—SPINK—At Buffalo, on Feb. 17th, 1906, by the Rev. G. Huntington, Ruby Irene Spink to Herbert Herbert Middleton, both of Toronto.

DEATHS.

JEFFS—At Bond Head, on Sunday, March 18, Mary, beloved wife of Edward Jeffs, and daughter of the late Thomas Drifill of Bradford, aged 71 years.
 Funeral on Tuesday, March 20, at 2:30 p.m.

ROBERTSON—On Saturday, 17th inst., Agnes Dingwall, wife of John A. Robertson, 23 Cochrane-street.
 Funeral Tuesday, at 3 p.m.

BAYLEY—On Sunday, March 18, 1906, Alice M., second daughter of the late C. Bayley, and beloved wife of M. J. Bayley.
 Funeral from her brother's residence, 21 Major-street, on Tuesday, March 20, at 2 p.m., to Mount Pleasant Cemetery. Friends and acquaintances kindly accept this intimation.

HILL—On Saturday, March 17, 1906, Thomas, dearly beloved husband of Esther Hill, died at 37 years. Late chef of the Harry Wells Co.
 Funeral from his late residence, 210 Major-street, on Tuesday, March 20, at 2 p.m., to Prospect-Cemetery. Friends and acquaintances kindly accept this intimation.

The F. W. Matthews Co. Undertakers
 100 St. Patrick-street, at Northway-Cemetery.

MEMORIALS.

CHARLTON—In loving remembrance of Annie McCall Charlton, who departed this life March 19th, 1905, in her 35th year.
 Not gone from memory,
 Not gone from love,
 Just gone to the Father's home above,
 Husband and Children.

STEAMSHIP ARRIVALS.

From	At	From	At
Hibernia	Halifax	Glasgow	London
Adriatic	New York	London	London
Wexford	New York	Naples	London
Royalton	New York	Antwerp	London
St. Louis	Southampton	New York	London
Oxley	Liverpool	New Orleans	London
Caribbean	Halifax	New York	London
Albion	Halifax	New York	London
Belmont	Bonlogne	New York	London
Calcutta	Halifax	New York	London
Laurentian	Boston	London	London

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Advertising is in reality a science. The brightest and brainiest of men are employed in the solution of its problems. It is no longer looked upon as a gambling scheme or as a hit and miss game, or as an expensive, but as a safe and sure business investment. Money properly invested in it is as certain to produce profits as money invested in any other line, if not more so.

Toronto World—largest circulation—greatest and best advertising medium.