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## IMPERIAL LIFE NOW

Company Senator Cox Formed For His Son.

### THE INSURANCE INQUIRY

Practically All the Stock is Held by the Central Canada Loan and Savings Co., Although There is a Lot of Dummy Shareholders—Mr. Bradshaw, Actuary, Was the Chief Witness of the Day.

Toronto, June 9.—The Imperial Life Insurance Co., which Hon. George A. Cox said he brought into existence so that his son, Frederick W. Cox, might be general manager of an insurance corporation, is now under investigation by the Dominion Insurance Commission. Mr. Thomas Bradshaw, the actuary of the company was on the stand throughout yesterday. A large number of members of the staff of the different Cox financial corporations were selected as shareholders in the Imperial despite the fact that all the dividends were paid the Central Canada Loan and Savings Co., which owned a large percentage of these shares.

The complaints of policyholders of the Canada Life were confined to certain subjects, and Mr. Shepley selected several as being generally representative of all the rest. He asked the grievances of policyholders were set forth in hundreds of letters which had been forwarded to the commission. These complaints could not be investigated individually, but he thought those selected would cover the entire ground.

The first selected was that of Policyholder Keenan, who in 1917, at the age of 65, accepted \$5,000 insurance, paying annual premiums of \$449.50. When the amount paid reached \$6,752.90 the policy was surrendered. Early this year the company offered a surrender value of \$2,049.

Another man wrote that he had offered him three different surrender values. Mr. Sanderson said that in this case the agent was charged by the policyholder with making misrepresentations, and the company was anxious to settle.

The Salary List. On the stand in the afternoon, Mr. Bradshaw told of the duties of the executive committee, which met three times a month. They looked after investments, etc.

The salary list was taken up by Mr. Tilley. F. G. Cox, managing director prior to 1905, received \$8,000, and in that year his salary was raised to \$10,000. Mr. Bradshaw, secretary and actuary, received \$3,500 from 1897 to 1904, \$4,000 from 1905 to 1908, \$4,500 from 1909 to 1912, and \$5,000 from 1913 to 1915, when it was raised to \$6,000, his present salary. The directors received \$7.50 for each meeting they attended but no other fees.

Mr. Bradshaw explained their agents' balances in Mr. Blackadar's report. At the end of 1901 there was \$3,412.44 agents' balances, but this was taken off the books by Vice-President Ames giving his cheque for the amount. At the beginning of the next year this was transferred back. The result was to keep the item out of the balance sheet. At the end of 1902, over \$8,000 was advanced to agents. In 1903 the agents' amount amounted to \$11,404.03. Mr. Ames, however, had dropped out of the company and witness said that Senator Cox took his place and paid the cheque, to square the balance.

Making Things "Seem." "Was this paid back to Senator Cox at the beginning of the year?" asked Mr. Tilley.

"No, it was not paid back until Aug. 3, 1904," answered Mr. Bradshaw. "Why was this?" queried Mr. Tilley. "The minutes will show that," said witness.

Mr. Tilley read the resolution of a meeting of the executive committee, held Aug. 3, by which Senator Cox was paid back his loan, with interest. "How was that money treated in the books after Senator Cox was paid?" "An individual account was opened, and later written off as an expenditure."

"The item then appeared in the blue book of 1904 amounting to \$95.12," said Mr. Tilley. "What happened in 1905?" asked Mr. Tilley. "The account was considerably reduced, to \$5,446.85," said witness, "of which the company held a paid-up life policy of \$5,000, and two other policies amounting to \$3,000."

"That shown in the annual statement?" "No; it was written off. Other houses would treat them as bad debts."

Commissioner Kent wanted to know if no returns were required by the Government, would these transactions have taken place? Mr. Bradshaw admitted that they would not.

"Would it be fair to call this 'juggling'?" laughed the commissioning officer. S. H. Blake, K. C., appearing for the Imperial Life, asked witness, through Mr. Tilley, if he considered Mr. Ames' guarantee in 1901 was flimsy. Witness answered that it was the best guarantee, as Mr. Ames was a man of wealth.

Mr. Tilley then asked witness what further payments made to the company by Mr. Ames. Mr. Bradshaw said that Mr. Ames gave \$25,000 to assist the company to meet expenditures in 1901. He explained that when the company commenced business, Messrs. Senator Cox, A. E. Ames and J. W. Flavelle paid in time to the company from the start of business. For these payments the company was under obligation. The amounts were as follows: In 1898, \$700; in 1899, \$10,000; in 1900, \$5,000; in 1901, \$10,000; in 1902, \$38,000; in 1903, \$24,000.

Mr. Tilley could not find these amounts in the returns. Mr. Bradshaw explained that these were gifts to the company. "Was the object to keep down these items in the company's accounts?" asked Mr. Tilley. "Mr. Bradshaw became excited. He leaned far over the edge of the witness box."

A Generous Act. "It was an exceedingly generous act. We were proud of it. It was never done in Canada before. It was all done for the benefit of the policyholders."

"Now, will you answer my question?" Mr. Bradshaw admitted that the money was received to help the company keep down its expenses. The revelation of Mr. Bradshaw said that in reference to the Sao Paulo loans, he

considered these bonds a perfectly authorized investment, for the reason that the company was incorporated in Canada. In December, 1900, \$30,000 was advanced on Sao Paulo bonds, through also, on Jan. 2, another loan, through the National Trust Co., of \$70,000. The \$100,000 was paid back in July, 1902. Mr. Tilley went over all the dealings of the Imperial Life in the Sao Paulo Light and Tramway stocks. The stocks were kept out of the return by the transfer of cheques as per usual. Mr. Tilley asked in the same way, Mr. Bradshaw did not know of any Unauthorized Investment.

In 1903, the Imperial made a loan of \$152,752.87. This was shown in the minutes as the purchase of \$152,752.87 Twin City, \$118,155 Dominion Coal, \$3,845 British America, \$25,024 Western Assurance, \$60,181 Ontario Bank.

"Of these, Dominion Coal and Twin City were unauthorized," asked Mr. Tilley. "Yes," answered Mr. Bradshaw; "but we had bought some Dominion Iron and Steel and some Dominion Coal before this."

"You knew they were unauthorized?" "Oh, yes."

Mr. Bradshaw showed Mr. Tilley how the transaction was treated in the company's books. Mr. Tilley read the changed minutes, which made the \$152,752.87 a loan to George A. Cox. Mr. Bradshaw explained that the loan was to Senator Cox on Mr. Ames' securities, and that the Senator hypothecated these to the Imperial Life. The securities had a market value of \$170,000.

Mr. Tilley spent considerable time before adjournment in dissecting the amount paid to find out where the mistake had been made. Mr. Bradshaw would give no information. Mr. Bradshaw will be in the witness box on Monday.

### AN UNUSUAL SCENE

Mr. Cinqmars Before the Bar of the House of Commons.

Ottawa, June 8.—For the first time since 1873 a newspaper correspondent yesterday afternoon stood for a brief period at the bar of the House of Commons. The Sergeant-At-Arms, having been summoned by Parliament to answer to a charge of having infringed the privileges of members.

The scene, which was witnessed by crowded galleries, partook somewhat of the ludicrous in some aspects. The procedure was medieval in its character. The House was within its power, Mr. Foster rose and with all solemnity moved that he be asked his name and occupation. This was too much for the gravity of the House, which roared again as the question having been put and declared carried. The Speaker gravely repeated the question and received the reply.

Having assured himself that he had got the right man, Mr. Foster moved that a second question be put, but Mr. Cinqmars balked and wanted an adjournment for a week, that he has slandered Mr. Foster by charging him with having insulted French-Canadians and with having stirred up race and sectarian strife.

In supply better progress was made than at recent sittings. Mr. Macdonnell introduced a bill to amend the copyright act, which, he said, was intended to reduce the inscription on certain pictures to the "copyright" and the date, as at present the long inscription almost destroys the face of the article.

### BRANTFORD LABOR RIOT

Foreigners at the Iron Works Fight Among Themselves. Brantford, June 8.—A strike came on yesterday at the Pratt & Letchworth Malleable Iron Works at this place. The men are not causing trouble. The men ask for an increase of pay. The account of the foreman being away the men were asked to wait till his return, when the matter would be taken up. Some were willing to wait, others wanted to go out right away. Twenty-five or thirty men went among them, in a fight broke out and bars were used. One Armenian had his head cut with a bolt, another had his jaw dislocated. The police were called and arrested seven of the ringleaders, and put a stop to the fighting.

### TRADE TREATIES WITHIN EMPIRE

Negotiations of Australian Government Well Advanced. Melbourne, Australia, June 8.—Lord Northcote, the Governor-General of Australia, in his speech at the opening of the Federal Parliament yesterday, announced the immediate submission of a bill for the "preservation of the Australian industries monopolies."

The Governor-General also stated that the negotiations of the Australian Government for new preferential trade treaties with South Africa, New Zealand and other parts of the Empire were far advanced.

### WHAT TORONTO EATS

Hogs That Die in Transit Fed to the People. Toronto, June 8.—F. C. Letts, business agent of the Meat Cutters' and Butchers' Union, in an interview yesterday asserts that he has personally seen dead cattle and hogs, on arrival in Toronto, dressed and disposed of with the rest. He also declares the existence of a considerable trade in immature or "slink" calves. City Inspector Aude said: "I have found tuberculous meat exposed for sale by Toronto butchers." The cases had been seldom, and in each the meat was condemned.

### Presbyterian Drawback

London, June 8.—The reports on home missions (eastern and western sections) occupied the attention of the Presbyterian Assembly last evening. Rev. Sutherland, Halifax, reviewed the situation in the east. The greatest drawback to work in the east was slow, there was every cause for encouragement. The report from the west showed the largest record ever of increase of charges. The Lord's Day Act amendments were commended, except those exempting the Jews.

### Farmer Killed on Road

Bellefleur, June 7.—A farmer named Samuel Gilliet, who resided on the front of Sydney, was returning home Tuesday evening, when, in some manner, he was thrown from his rig. When found, he was dead, his neck being broken. He was 65 years old.

## HELD JOB 40 YEARS

Mr. J. V. Gregory Had His Training From a Master.

### THE ARCTIC INVESTIGATION

Under a Conservative Administration Witness Got Into Trouble When He Patronized a Liberal Firm—Arctic's Supplies Were Not Excessive—Capt. Bernier Describes the Crowded Condition of Ship.

Ottawa, June 8.—Yesterday morning J. V. Gregory, agent of the Marine Department at Quebec, was called before the Arctic investigating committee. He said he had been in the service of the Government for forty-four years and much of his work had been in connection with the certifying of prices and generally keeping track of them. His custom had been to obtain prices from friends of the administration. "From friends of the administration?" asked Mr. Carvell, in surprise. "Yes," the witness replied. "If they are not friends of the administration we do not buy from them."

"There has been no change by this Government from the practice followed by previous Governments?" "No; nobody ever dared to make any change."

He had been bought from a Liberal when the Conservatives were in power and soon heard about it. "You have had a good training," remarked Mr. Carvell. "I knew His Swimming Water. I have had a good training under Sir Hector Langorin. I could not have kept my situation for over 40 years if I had not known how to swim."

There were twelve or thirteen firms at Quebec they could buy from. They divided up purchases as well as they could, and they tried to satisfy everybody, but generally ended by satisfying nobody. Mr. Gregory said that he got a good ten cent cigar for 6-12 cents, and a good five cent cigar for 3-12 cents.

Witness said the deck was piled "well up" with coal, barrels of meat and gasoline. He was authorized to buy the cigars, and did the best he could for the money. Mr. Northrup: "Whether or not do you consider that five thousand cigars were too many for forty men for one year?"

Mr. Gregory: "That is a matter for the department, and I have nothing whatever to do with it." Pressed, however, to give an answer he said that it was "a mighty small consumption." So, too, was the item of 5,000 cigarettes.

He thought 1,500 pounds of tobacco one year reasonable. The supply of bovril was next considered. Mr. Northrup discovered a discrepancy of \$45 in the amount paid, originally rendered for two lots bought, but witness said he only dealt with the smaller one. He could not account for the discrepancy, but it might have occurred through the freight being paid at both ends. The total amount paid for bovril was \$19,780.

Reverting again to the supply of tobacco, Mr. Brodeur pointed out that there was an item for \$50 for cigarettes, which was over and above the amount authorized by the department. Mr. Gregory said that probably Major Moodie had bought these for himself. But he, himself, when he had purchased the cigars and cigarettes, had chased the cigars and a particular amount was set down to a particular account. His orders were to buy eight or ten thousand cigars and the Minister had also told him to purchase some delicacies that had been omitted.

Not Careful in Additions. The information sought dealt with accounts and that the firms had not been very careful about their additions in making up their accounts. It was curious that they erred on the right side for themselves. One account rendered for \$1,677 was \$410 too much, while another for \$966 was \$76 too much and so on.

Mr. Gregory said he and his clerks checked the accounts. Very often invoices were sent back to be made up again. Mr. Bennett during his examination of these accounts for which Mr. Gregory was responsible said that no one could take exception to the manner in which his duties had been carried out. Mr. Gregory said he was relieved of his Arctic job on July 23. He had at that time an immense lot of work to do.

The delicacies included 500 Havana cigars and 5,000 cigarettes, which were ordered for Major Moodie because he did not consider the other good enough and the Minister had told him to be kind to the men.

Filled Like An Egg. At the afternoon session Capt. Bernier told the chairman that the Arctic was "filled like an egg." He described the egg. His own cabin was full and he had to sleep in the chart room. The passage way between the captain's and first mate's cabin were all crowded with goods.

In order to take on the mounted police supplies, it was necessary to discharge 30 tons of coal. He estimated that there were 750 tons of supplies on board, including the deck load. It was estimated that the hold of the vessel would accommodate 727 tons dead weight.

### Invited to Resign

London, June 8.—Sir Edward Clarke, former Solicitor-General, and one of the Conservative members of Parliament for the City of London, yesterday resigned his seat as the result of the action of the City of London Conservative Association, May 23, in inviting him to resign as the result of his attitude on the tariff reform movement.

### His Arm Torn Off

Owen Sound, June 7.—Alex. Holmes, a married man, aged 55, was accidentally caught in the shafting at the Sun Cement Co.'s works yesterday morning. He had an arm torn off near the shoulder and three ribs broken. He is in a critical condition.


### Dr. Reaume's Progress

Toronto, June 7.—H. C. Malsonville, secretary to Hon. Dr. Reaume, received word yesterday that the doctor was able to drive out on Tuesday, and that his progress towards recovery was slow.

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We have a special value to offer in Women's and Men's Boots: Ladies' low Lace Shoes, reg. \$1.50 for 1.25; Ladies' Lace Boots, reg. \$2.50 per pair for 2.25; Men's Box Calf Lace Boots, Blucher style, for \$2.75; Men's Dongola Lace Boots, Blucher style, for \$2.75.

### Dry Goods.

Ladies' Fancy Collars, 25c and 50c each. Laces, Lace Insertions, Embroideries and Insertions. Lace Curtains from 25c to \$2.00 per pair. Roller Blinds from 75c each to \$1.00 each. A full line of Men's fine Cambric Shirts \$1.00 each.

### Ready-made Clothing.

Thirty-five new Suits just to hand in Boys' Two and Three-piece, also Brownie Suits.

Our Wagon is now on its regular trip again, and will be pleased to receive orders for goods to be delivered the following week.

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