

THE HAMILTON TIMES

SATURDAY, FEB. 13, 1909.

WHY MEN FAIL.

The Bradstreet Company issues a little pamphlet on "Failures and Their Causes," from which some interesting lessons may be learned. A striking fact which is clearly indicated by the returns, is that traders with limited resources have the smallest chance of survival in this age of commercial stress and strain. The amount of capital employed in a business seems to bear a direct relation to the success or failure of the business in which the individual is engaged. Perhaps still more significant is the fact that personal tendencies are to be blamed for about 4.5 of all the business failures, only the remaining 1.5 being due to conditions over which the individual has little or no control.

Bradstreet divides the failures of 1908 into two groups, each of which is again sub-divided, the one into eight and the other into three classes. The first group consists of eight efficient causes of failure as follows: Incompetence, inexperience, lack of capital, unwise granting of credits, speculation, neglect of business, personal extravagance, fraudulent disposition of property. These eight factors are charged with 77.5 per cent. of all the failures of the year. In 1907 it was charged with 81.1 per cent., and in 1906 with 79.7. Obviously, these causes of failure are capable of being to a large extent controlled by the individuals themselves, and, were proper care taken by the wholesalers who give them credit. The causes of failure in the second class are: Specific conditions (such as disaster, etc.); failure of others (such as apparently solvent debtors); competition. These account for 22.5 per cent. of the failures of 1908, and 18.9 and 20.3 of the preceding years respectively.

In Canada and Newfoundland there were 1,715 failures last year, 3.4 of which were due to the first group of causes. Of the \$17,582,304 of liabilities, 86.8 per cent. was chargeable against the failing trader himself, only 13.2 per cent. being beyond his control. Lack of capital was the largest factor in the cause of failures, accounting for 42.2 per cent. of the number, and 59 per cent. of the liabilities. Incompetence was the third most important cause, accounting for 18.2 per cent. of the failures, and 15.6 per cent. of the liabilities. It is interesting also to note that of the \$1,487,813 individuals or firms in business reporting to Bradstreet's, the failures—"the commercial death rate"—were only 94-100 of 1 per cent. last year; in 1907 the figure was 70-100 of 1 per cent. Doubtless better business methods and improved reporting service tend to the prevention of failures. A disposition on the part of manufacturers and wholesalers to require some evidence of capacity before giving unlimited credit to a retailer is being yearly more noticeable and the effect upon business health of such a policy cannot but be good.

IN BOSTON, TOO.

Judging by recent discussion of educational affairs in the Boston World, the schools of that city are showing the effect of "new blood" control. Great complaint is made of the startling rise in cost of education, and it is declared that there is a disposition to slight the importance of the fundamentals upon which the later education of the children must be founded. Pupils who have but a limited time to attend school should be well grounded in those essential studies which will enable them in later years to "find themselves" in whatever sphere they may be placed. In Boston it would appear that there is a lack in this particular. According to the criticism in the World there is much room for improvement. We quote:

It seems impossible to find boys or girls, graduates of our Boston grammar schools, 14 years or older, who can figure mentally or otherwise even passably, who can write well or can spell properly. If parents were to realize the conditions which exist, they would speedily have a change made in the list of studies, eliminating the facts now ruling and would see that special and enough time was applied to the teaching of these studies.

What is to become of our business interests when our own children are spending their time in the study of impracticable facts and the fundamentals are being neglected? Are we to depend on the graduates of private schools, or on the graduates of suburban schools? Some teachers will inform you that, theoretically, the High School of Commerce is to supply the demands of the business interests; but are those, who from the necessity of completing their education in the grammar schools, to be denied any chance of advancement, and from lack of teaching be compelled to act as the hewers of wood and drawers of water?

Is this fair to the parents who are making sacrifices to allow their children to complete a grammar school education, and who are blissfully ignorant of the changes inaugurated of late years? It is suggested that a crusade for reform be undertaken among the teachers, with the object of making good the lack complained of. Perhaps it would not be wise to accept at its face value all such complaining criticism. We have had experience of such in our own city, and the carping critics, put to the test, have given us a beautiful illustration of how not to do it. It would be hard to find a more brilliant (!) example of incompetency and failure than has been given to our people by these "reforming" new bloods, whose insincere complaints about the schools and their work used to ascend to heaven every day of the week. We must just make up our minds not to expect impossibilities of the schools; and that if they are to do their best work, we must place them in the hands of educationists—men of abil-

ity with hearts in the work—and not entrust them to the management of peevish politicians whose efforts are all aimed to turn their control to partisan advantage.

EDITORIAL NOTES.

When does Hamilton get that "great Provincial Technical College?"

Hanging is a very poor use to put men to, but then, some men are very poor men.

It would be interesting to hear the Mayor and his Hydro partisans in the Council talk a little more about the waterworks pumps now.

Ottawa seems to be the paradise of the money-lending sharks. An increase in the remuneration of the civil service brings joy to the usurers.

Adam Beck says the Hydro monopoly must have all of Hamilton's power patronage, if it has any. And that is exactly what the Hydro aldermen want. Anything to knock the local industry.

More room should be provided for fever patients, the present accommodation at the City Hospital being insufficient. Whatever plan is adopted to relieve the congestion should be proceeded with early.

It is somewhat peculiar to find the colored men, to whom Lincoln stands for so much, excluded from the Lincoln centennial banquet at Springfield, Illinois. Race prejudice evidently still exists, and in the north, too.

Having lied about Engineer McFarlane the Herald now threatens him with pains and penalties for writing a statement giving the actual facts about the capacity and condition of the Beach pumps and refuting its story! Noble soul!

Of course the Technical school will cost a lot of money. It was rushed on to let the Government down, because the people looked to it to build it. But will Whitney pay the bill? Not much. And he has not even laid down a policy as to technical education!

That is so nice on the part of the Special Committee to propose superseding Barrow by a man with double his salary and half the work and giving him a free hand in organizing his department! Never thought of giving Barrow such a chance!

If Adam Beck was as definite as to the price he will charge Hamilton for power as he is as to the city being obliged to take from the Hydro Commission all its power, if it takes any, it might make it much easier for Mayor McLaren and his allies to fight the local power company in his interest.

Mr. Richardson, of the Winnipeg Tribune, declares editorially that "the people are sick and tired of the protection of Hon. C. Sifton into the public life of the country." Mr. Richardson is entitled to speak for himself and we doubt not that his defeat at Mr. Sifton's hands quite warranted his disgust. But he has no right to speak for "the people." The people chose Mr. Sifton.

The celerity with which the Dominion Railway Commission acted to secure the protection of that Grimsby crossing is a sufficient answer to those who pretend to think that public service companies cannot be controlled by the people, and that security is only to be found in public ownership and operation of everything.

A British act is intended to facilitate marriages in the navy. It came into force last month and it constitutes a warship a church, or chapel for the publication of banns. Hitherto any man in the navy has been compelled to qualify by residence and have the banns published in the ordinary way. Now the tar contemplating matrimony will merely have to give notice to the commanding officer of his desire to have the banns published, and the way is clear, no matter in what sea his ship is sailing.

The Times has no wish to bandy epithets or compete in blackguardism with the fellow who as "Bruce" does the "Jackal" Tory work in the Vancouver Sunnet. His professions of "Independence" and his calling "liar" at the Times but show that our criticisms have touched the quick. If, as he now pleads, he has dropped Bowser, that is so much toward making amends to an outraged public. But it is to be observed that he bases his criticism of Bowser on the fact—if it is a fact—that he (Bowser) was a traitor to the anti-Japanese Tory agitators; that he "knifed" Tupper, thus causing trouble for the Tory party and that he conspired to prevent opposition to Templeman. When the Times finds this writer comporting himself independently when there is an election campaign on, it will accept it as evidence of his non-partisanship. "Independence" is easy to him now.

Professor Goldwin Smith is sometimes misrepresented as entertaining feelings of hostility to the British Empire because he is given to discussing with perfect freedom the difficult problems which concern it. Recently some United States papers have been endeavoring to represent the trouble now met with in India as resulting from British "aggression and tyranny." Professor Smith responds that and strongly defends Great Britain against the imputation. "Let them," says he, "compare it with that of any empire in history. Let them consider what was the state of India when,

Royal Baking Powder
Absolutely Pure
The only baking powder made from Royal Grape Cream of Tartar.

The Mogul Empire having fallen, the country was being raided by Maharrattas and Pindarces or tramped on by such tyrants as Hyder and Tippoo. British Empire was extended either, like Bengal and Punjab, by defensive war, or by war which was at all events precautionary and bound in the end to come. Scinde is about the only exception. From what does the present trouble arise, but from the measures taken by Great Britain to educate natives and train them for admission to office if not to power?

OUR EXCHANGES

Water and Whiskey.
(Toronto Telegram.)

Those four Toronto clergymen who went up to curl at Guelph and a new outside man to look after the corporation employees. I hope they will pick a man for the outside job who will not be under the domination of any machine or clique. If we are to have a man to look after things who will not be a member of either the Tory Club and the Grit Club we may as well stay where we are. A man who is not a wire-puller and who will not allow himself to be pulled by political wires is what is needed. I do not see any other city in the City Hall who fills this bill. Yours, Independence.

A Bad Institution.
(Toronto News.)

The latest thing in United States news reports is the "family revolver." It is not a praiseworthy institution.

An Easy Job.
(Toronto Star.)

Colonel Sam Hughes will again unify the Empire with a resolution in the House of Commons. The colonel is so expert at this that he can do it standing on one leg with both hands tied behind his back.

An Exposed Tory Jackal's Rage.
(Vancouver Sunnet.)

I have repeatedly called attention to the mendacity of the Hamilton Times. I am now convinced it is the most inexcusable newspaper liar in Canada.

In the past it persistently misrepresented this paper, by saying it was a Conservative paper. By crediting this paper as a Conservative organ it seeks to give the impression that that party is being criticised from the outside. The Times when it utters that falsehood publishes the meanest kind of lie and demonstrates the peanut proportions of its own politics. If the Times were to publish the opinions and allegations of public questions in its own city and its local contemporaries are no more fair or truthful than its references to this paper, it must be a poor object of contempt in Hamilton, Ont.

I. O. F. TRIP.

Large Party Attended Ball in Berlin Last Night.

The I. O. F. excursion to Berlin to attend the fifth annual ball, given by Court Victoria, of that place, last night, was a huge success. The party went by electric railway via the B. & H. to Bradford, the Grand Valley to Galt, and the P. H. & B. to Berlin. The trip was done in three hours and a half, but on the return journey this time was cut down some as the B. & H. car made a record run, doing the distance from Bradford to Hamilton in 35 minutes. Musicians taken along to entertain the trip, and when the excursionists arrived at the Terminal station at 3 o'clock this morning, though tired they unanimously voted the trip a great success.

Mr. Duncan Miller, superintendent of the Hamilton Street Railway Company, and Mr. W. G. McAndrew had charge of the excursion, and they deserve great credit for the way in which everything went off.

PRE-RAPHAEL PAINTINGS.

Prof. J. Home Cameron, of the University of Toronto, delivered a lecture last evening in the Assembly Hall of the Normal School before a large gathering of the students and their friends. Dr. S. A. Morgan, principal, presided. Prof. Cameron's subject was "Pre-Raphaelite Group of English Painters." He spoke especially of the work of F. Madox Brown, W. Holman Hunt, D. Gabriel Rossetti and J. E. Millais, calling especial attention to their realism and outdoor effects. He showed some very fine pictures on the canvas to illustrate his remarks.

Wealth From the Sea.

The seas yield Japan a value of \$50,000,000 a year in aquatic animals and marine products. Ten per cent., \$5,000,000 of the population depends on the seas for its living. Fishery products exported amount to about \$10,000,000 a year in value.

There is often more discord in a church choir than the music would seem to indicate.

GLOBE OPTICAL CO.

To See Well See Rouse!!

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All lenses ground on the premises; broken ones replaced without charge.
111 King East

The Kickers' Column

House Rents.

To the Editor.—Renters of houses nowadays don't get fair play. A landlord who, say, a few years ago, rented his house for \$12 to \$14, now asks and gets from \$20 to \$25, even though the house is old and paid for itself years ago. What I want to know is this: Is there to be no redress for the tenant? Shouldn't there be something like a court of revision to decide what is a fair rent, when a tenant protests? Our law-makers should get busy and not think of the landlords all the time. Renter.

Slippery Sidewalks.

Mr. Editor.—When a thaw comes why don't people clean the ice and snow off the sidewalks? There were one or two thaws this week when the sidewalks could easily have been cleaned. Many people did clean them, but others again do not, with the result that people can scarcely walk on them without slipping. No, nobody has been summoned or fined for this neglect. How was that? One Who Fell Down.

Assessments.

Mr. Editor.—Your article on assessments the other day was right to the point, and I hope the Mayor and aldermen will take the matter up. Lots of properties are under assessed. And how is it that people are allowed to put off paying their taxes so long? It's not fair to others. Keep up the agitation, if you please. Critic.

Independent Man Needed.

Mr. Editor.—If the city is to appoint a new City Engineer and a new outside man to look after the corporation employees, I hope they will pick a man for the outside job who will not be under the domination of any machine or clique. If we are to have a man to look after things who will not be a member of either the Tory Club and the Grit Club we may as well stay where we are. A man who is not a wire-puller and who will not allow himself to be pulled by political wires is what is needed. I do not see any other city in the City Hall who fills this bill. Yours, Independence.

Police No Worse Than Others.

Mr. Editor.—Mayor McLaren deserves the thanks of the public for his protest against the political workers in the police force. But if he saw other city officials taking active part in elections, seeing that their men voted the right ticket, he would protest much more. You are at liberty to publish this. A Worker.

Stewart and Immigration.

Mr. Editor.—This man Stewart, who was elected in West Hamilton, threatens to attack the Government on its immigration policy. He should first see about the Manufacturers' Association and the mechanics they brought out here, also the men the Whitney Government brought out, before he attacks Sir Wilfrid. Stewart was very glad to get the votes of the "floaters." Now he turns round and kicks about the Englishmen coming here. Where did he come from? Ireland? He deserves to be sent upon. Truly yours, An Englishman.

A Female Kick.

Mr. Editor.—I don't mind finding a grey hair or two in my own hair," sighed a well-known local bachelor girl, who shows some few signs of the grey and yellow leaf, "but why is it that when I pay three dollars for a nice bunch of lovely brown curls that I have to pick them out of those, too. It isn't fair. Do you think it is? I want to make one good kick right here against the loose way in which the curls are manufactured. Got Fooled.

Hughson Street School.

To the Editor of the Times: Sir.—I understand that it is proposed to sell the old school building on Hughson street, and to place the school on Ferrie streets, and place the proceeds to the general credit of the school board. This may be the wisest thing to do in connection with this property, as of course this school is not needed any more for ordinary school purposes, but might it not be well to give the matter further consideration before selling.

At the present time there is more or less agitation regarding the matter of providing school gardens and playgrounds for the children—at least it is so in the United States, and why should it not be so in Canada? The northern part of the city is blessed with a large number of children, but public playgrounds are noticeable by their absence. I would respectfully suggest to our city fathers that it might be arranged for the Parks Board to take over this school board property, and turn it into a playground for the children in the neighborhood.

Experience has taught our friends in the United States that crime is lessened by having these public playgrounds; now, if that is the case, it means that the expense which crime brings to a community for the upkeep of jails, prisons, policemen, judges, juries, etc., would also be lessened. In other words, public playgrounds really pay for themselves. It is a debt on one side and a credit on the other.

The rising generation becomes more industrious, more intelligent and more useful as citizens under the new order of things, which is really what is desired. It is a well known fact "the child is the father of the man."

I would respectfully urge that this property be not allowed to slip away from the hands of our city authorities, but that it be used in some such way as

The old sweet "tunes" of childhood days.
The songs we all sang together in the long ago.
The songs which Mother sang, and we the chorus.
What would you not give to have the old songs back?
TRY THEM ON A

GERHARD HEINTZMAN
SELF-PLAYING PIANO

You cannot play! That matters not at all. You need no skill.
You command it—all—the old time music which never grows old—the new music of the passing days—the serious music which nothing could replace.
This, the only self-playing instrument made in Canada playing the complete keyboard.
Send now for our beautiful self-player art booklet.

SPECIAL OFFER
A self player, very little used, cannot be told from new, all our patented improvements and fully guaranteed. Write at once for price and terms. Your present instrument taken as part payment.

GERHARD HEINTZMAN, LIMITED
Hamilton Salesroom—127 King Street East.
(Opposite Terminal Station.)
F. LUNN, Manager.

I indicate, and which I believe would more than repay for any time or trouble taken therewith.
Frederick W. Watkins.
Hamilton, Feb. 13, 1909.

WHERE PEOPLE LIVE LONG.

Men of 70 Not Regarded as Old—Simple Life and Longevity.

In Norfolk there are in every village individuals of more than 80 years of age, and not infrequently one or two over 90, and those of 70 and upward are regarded as not even old. Many farm laborers of 70 are quite hale and hearty, working from early morning up to 5 and 6 o'clock in the evening, and some are so vigorous as to earn a full man's wages.

And the women in the country (writes a correspondent) are more tenacious of life than the men. In one village, personally known to me, one of about 300 people, within the past six months have died three women of more than 90 years of age, the oldest of these being no less than 96. In another Norfolk village with inhabitants to the number of 400 there lives a man of 95, a woman of 90, a woman of 89, a woman of 87 and several of both sexes over 80. In yet another village there is a blacksmith aged 96 and the widow of a country medical practitioner whose years amount up to 92.

This longevity of the Norfolk peasant, comments the Lancet, has a very interesting pathological side of it. The chief

enemy of the farm laborer of the Eastern counties from the standpoint of health is rheumatism. Not many reach even middle age without having been the victims of rheumatism, and a large number are crippled in their old age by this disease. But in spite of this the average of longevity seems to be very high, although as well as rheumatism he has to contend with the lack of adequate housing accommodation and want of proper sanitary arrangements. That to eat sparingly of plain wholesome food, to be much in the open air and to work sufficiently to occupy the mind and to exercise the body will enable a man to defy more or less the evils of environment would seem to be shown by the toughness of the Norfolk laborer.—From the London Daily News.

How to Judge Tobacco.

On no point is the average smoker so ill-informed as that of judging a cigar. Nine times out of ten, upon being handed a cigar, he will hold it to his nose, unlighted, sniff at the wrapper with a critical air, and deliver his verdict in a self-satisfied manner. This characteristic manoeuvre is always a source of amusement to any tobacco man who happens to observe it. There is only one way to ascertain the quality of a cigar, and that is to smoke it. No expert will pass judgment on a cigar until he has lighted it and smoked it well down toward the middle. The first and most important point upon which he bases his opinion is the

"burn." Tobacco may have every other virtue, but if it does not hold the fire and burn evenly it is poor tobacco. Next in order of importance comes the aroma—the smoke must have a pleasing "smell"; next comes the flavor—the smoke must be smooth and not "scratchy" or bitter. Then, there is the color—rich brown, indicating a ripe leaf, well cured; and lastly, workmanship—good if the wrapper is put on smoothly and the "bunch" is made so that the cigar "draws" freely and is neither too hard or too spongy; bad if the reverse—Carl Werner, in The Bohemian Magazine for February.

Cocoonut Disease.

The cocoonut groves of Cuba have recently been attacked by a serious disease, which is said to be widely spread in tropical America. Porto Rico, however, has thus far escaped it. It is a bacterial malady confined to the crown, or terminal bud, of the tree, where it produces a rot. The great height of the trees, and the fact that the terminal buds are sheathed with the petioles of older leaves, make it very difficult to treat the disease with local remedies. It is suspected that the bacteria are spread through the agency of insects. The Department of Agriculture is investigating the subject.

Whether or not we love our neighbor we always expect our neighbor to love us.
Even the flower of the family may go to seed.

MONDAY, FEB. 15, 1909 **SHEA'S** **BARGAIN DAY**

OUR WINTER CLEARING SALE

The history of this splendid sale is told by a vastly increased business for the Shea store. The Monday Bargain Days emphasize this most strikingly. Next Monday will be the best of the sale, splendid morning offerings and a 2 o'clock sale of Dress Goods that will be better than ever.

<p>AClearance of Belts Nearly 200 Belts in scores of different styles, black and colors; worth 35, 50, 75 and \$1.00, all go at one price 19c each</p> <p>Mantle Cloths at 99c Fawn and Black Mantle Cloths, in many sizes and weights, all beautiful qualities, worth \$7.50, \$2.00 and \$2.50, to clear, per yard 99c</p> <p>Towelling 12 1/2c for 7 1/2c Roller and Towelling, all linen, in 2 1/2 and 10 yard ends, full 10 and 12 1/2 value, on sale, per yard 7 1/2c</p> <p>Mill Ends Cotton 6c 36-inch White Cotton, in 5 to 20 yard lengths, in and 1 1/2 value, on sale, per yard 6c</p> <p>Mill Ends Flannelette 7 1/2c Sexton Flannelette, in 1 to 10 yard lengths, full 12 1/2 value, on sale, per yard 7 1/2c</p> <p>Mill Ends of Tabling 20c 1 to 3 yard lengths of Cream Table Damask, 30 to 36 value, on sale, per yard 20c</p> <p>2 Bargains in Tabling Beautiful Bleached Table Damask, 72 inches and 68 inches wide, two special cut prices: 66 Tabling for 40c \$1.25 Tabling for 90c Cream Tabling, 60 to 72 inches wide and splendid designs: 46 Tabling for 25c 46 Tabling for 37 1/2c Bath Towels, extra large size, 30c value, for 60c Bedroom Towels, good, heavy weight, per piece, plain and colored border, 1 1/2 value, for each 10c</p>	<p>2 O'CLOCK SALE 50c and \$1.00 Goods for 25c Over a thousand yards of Silks and Dress Goods, in a great many different weaves, blacks and a great many dark and light shades; goods that sell regularly for 50c to \$1, at 2 o'clock for 50 minutes and not a minute longer, you get all you want at 25c per yard</p> <p>Bargains in Knitted Underwear Women's Vests and Drawers, pair wool, natural and white, 50c value, to clear per garment 25c Women's Vests and Drawers, nearly all wool, natural and white, 75c value, on sale for 50c Women's Vests and Drawers, white, worth 30c, on sale, price 19c</p> <p>Flannelette Wear Women's and Misses' Flannelette Gowns, good, heavy weight, striped material, 50c value, for 25c Women's White and Colored Flannelette Corset Covers, lace trimmed, worth 25c, for 15c Women's Flannelette Drawers, closed at knee, grey and colors, 10c, for 20c</p> <p>\$1.25 Underskirts 79c Women's Moreau Underskirts, black, navy and green, good, solid weight and worth \$1.00, for 79c</p> <p>Children's Dresses 49c Made of good, heavy cotton materials, Mother Hubbard styles, sizes up to 5 years, trimmed with braid, navy and cardinal, worth 75c to \$1.00, on sale for 49c 10 to 14 years, \$1.25, for 69c</p> <p>Neck Furs for \$1.95 Made of mink, ermine, grey and white, here, trimmed with heads and tails, worth from \$3.50 to \$5.00, on sale for \$1.95</p>	<p>Hand Bags at 25c Over 100 of them in several styles, leather and beaded, black and colors; worth 50c and 75c, on sale for each 25c</p> <p>Lace Sale—15c for 5c Thousands of yards of beautiful Fancy Laces, Veils, and Cluny's, both edgings and insertions, worth 8, 10 and 15c, all go at one price, per yard 5c</p> <p>Big Bargains in Smallwares and Dress Makers' Sundries Pins, regular 5c, 365 pins in a paper, 2 for 10c Safety Pins, regular 5 and 10c, 2 cards, different sizes, 2 for 10c Black Head Toilet Pins, regular 3c per pair, 2 for 5c Hat Pins, 9-inch, 1 dozen in a package, 5c Abel Morall's Needles, regular 5c per package, 2 for 10c Best Darning Needles, regular 10c, for package 5c Invisible Hair Pins, 100 in a box, regular 5c, at 2 for 10c Assorted Hair Pins, 5c boxes, at 2 for 10c Finishing Braids, regular 2c per yard, for 1c Black Mending Wool, regular 3c card, 4 for 10c Hose Supporters, regular 15c, at per pair 10c Collar Supporters, regular 10c card, 2 for 10c Pin Collar Supporters, regular 15c per set, for 10c Hooks and Eyes, regular 3c per card, at 2 for 5c Hooks and Eyes, regular 5c per card, at 2 for 10c Dome Fasteners, regular 5c per dozen, at 2 for 10c</p>
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