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ST. JOHN, N. B., MONDAY, FEBRUARY 24, 1913.

SUBURBAN RAILWAYS.

Notice has been given of an application to the Local Legislature for a charter for an Electric Railway to run from the limits of the City of St. John to Spruce Lake, Westfield and Robb's Bay. The application is the more likely to receive the favorable consideration of members of the Legislature, as the rights and privileges asked for appear to be fair and reasonable.

There is no doubt but that the progress of St. John has been hampered through lack of extended transportation facilities. The "Housing Problem" would rapidly solve itself once electric lines were extended to outlying districts. The history of other cities goes to show that districts will not become built up until they are supplied with adequate facilities to enable the residents to get to and from the centre of population. Men with moderate means and salaries must necessarily depend upon electric cars to take them to and from their places of business. It is understood that a group of capitalists are behind this application who are prepared to spend millions of dollars to develop hydro-electric power and to give this part of the Province a first-class suburban electric car system as well as cheap power.

St. John needs cheap power and extended transportation facilities. There should be no disposition to interfere with any vested rights so long as the interests of the public do not suffer. There is an increasing demand for better transportation to the districts adjacent to the city, and the demand must be met. The members of the Legislature may be relied upon to give all these matters careful consideration when the Bill comes before the House.

MR. CARVELL ON DREADNOUGHTS

If any further evidence were needed to show that the constructionists at Ottawa have the most hazy ideas as to the construction of Dreadnoughts, it is supplied by Mr. Frank B. Carvell, who volunteered in the course of his speech in the Naval Debate last week to give the country a lesson in the building of battleships. Following a statement that Mr. Borden and the Conservative party were "practically insulting the intelligence of this country" by saying that capital ships could not be constructed within a reasonable time in Canada, Mr. Carvell plunged into his argument.

According to the member for Carleton County, the construction of the largest and strongest ships of war which reliance can build or money supply, presents no difficulties for Canada. "Go up to the Great Lakes," Mr. Carvell began, "you will find there steel ships being built today practically as long and as big as a Dreadnought, and not very different."

It is not surprising to note from the Hansard report that this amazing statement, that a steel freighter for carrying grain on the Great Lakes was "not very different" to a Dreadnought was not allowed to go unchallenged. The Minister of Labor for one appears to have been skeptical. He smiled audibly.

"My Hon. friend laughs," retorted this new naval expert from New Brunswick. "He should go up and look for himself."

"I have been there," replied Mr. Crothers. "And you know it, of course you know it," Mr. Carvell rejoined, clearly anxious to press this point home. But the doubts of the Minister of Labor had not been vanquished. Obviously luring Mr. Carvell on, he remarked: "I don't know anything of the kind."

Mr. Carvell rose to the bait. "I do not say," he began cautiously, referring to the freighters on the Great Lakes, "I do not say they are Dreadnoughts; I say as big as, and after all what is a Dreadnought?"

The crucial point was reached. The Liberal idea of what a Dreadnought really is, now stands enshrined in Hansard. Mr. Carvell continued:

"A Dreadnought is simply a combination of steel in various forms; that is all there is to it."

This definition of the battleships of the world would, perhaps, be commendable if given by a schoolboy in one of the lower grades; but it was quite satisfactory to Mr. Carvell. Warning to his subject, he continued: "You start with the keel."

No member of the House rose to contradict. Any interruption to suggest that construction should begin with the "wireless" at the masthead would have been out of place.

Mr. Carvell went on to demonstrate in his own satisfaction, that the laying of keels for Dreadnoughts was at most child's play. "There is no real difference," he said, "between the keel of a Dreadnought and a torpedo boat destroyer. The only difference is that one is bigger and broader and longer than the other, but they are only made of sections of steel, and we have the

steel in various places in Canada, and mechanics with sufficient skill to make the keel of a cruiser and therefor with sufficient skill to lay the keel of a Dreadnought."

It is not surprising to find, from the report, that after giving to the country this valuable information, Mr. Carvell had about reached the end of his tether. Either his fund of knowledge ran short or to carry conviction how simple a thing a Dreadnought is he completed his address on battleship construction in two brief sentences.

"Then you have ribs," he continued, "and after that a steel frame riveted together. That frame is covered with boiler plate just as in a merchantman plying on the Great Lakes."

That was all, and having concluded his dissertation on the construction of a Dreadnought in Canada, Mr. Carvell took great credit to himself for having proved that "Thus far we have the means in Canada today to do that much of it."

Keel, ribs and boiler plate! Not a word from Mr. Carvell regarding the intricate mass of machinery, the armor and the need of separate and extensive plants to cope with the constant changes in design. No reference to the high tensile and mild steel which are largely used in the construction of battleships, and which require special experts who are difficult to obtain even in Great Britain. Mr. Carvell has nothing to say about the special class of shipbuilding yards that would be required, with heavy cranes and appliances, or the fitting of the blocks and slips to take the enormous weight.

His horizon is limited. He sees nothing but keel, ribs and boiler plate. His speech clearly demonstrates that the Opposition in clamoring for the immediate construction of battleships in Canada, have not even a rudimentary knowledge of the question.

THE SILVER FOX INDUSTRY.

A return of three hundred per cent. on the capital involved is what silver fox farmers in the Maritime Provinces received during the past year according to a report on Fur-Farming in Canada prepared by the Commission of Conservation. A writer in Conservation, the journal published by the Commission, states that the fur value of a silver fox varies from about \$300 to about \$2,500 according to the quality of the pelts, but the prices paid for foxes for breeding purposes far exceed this. In 1910, foxes were sold for breeders at from \$3,000 to \$4,000 per pair, that is, not far above their fur value. In 1911, prices rose to \$5,000 a pair and about \$10,000, early in 1912, one pair sold for \$20,000. In the latter part of 1912, old breeders were variously valued at from \$18,000 to \$35,000 a pair.

This remarkable rise in the prices is said to be due to the keen demand for breeding stock by persons or companies wishing to establish themselves in the fox-ranching business. So keen is this demand for "breeders" that not a fox fit for breeding purposes is being slaughtered for its fur. This writer believes that ultimately, the value of the silver fox must be determined by its fur value and not by the prices now being paid for breeders. It is plain, also, that, in the course of a few years, the numerous ranches in process of formation and which, at the present time, are creating such a demand for breeding stock, will be producing pelts for the market. The resultant increase in supply is certain to lower the prices paid for skins of this kind in the fur markets. While there is undoubtedly a sound basis for building up a paying industry in fox-farming, the public he points out, should weigh the matter very seriously before investing their money in companies whose capitalizations are based on the remarkably high prices now prevailing for breeding stock.

It is estimated that in October, 1912, there were about 800 silver foxes in captivity in Canada, of which about 650 were in Prince Edward Island. The principal points at which the industry is carried on are around Alberton, Summerside, Charlottetown and Montague in Prince Edward Island; Quebec City in Quebec; Port Elgin in New Brunswick and Wyoming in Ontario. Each pair of foxes produces one litter a year consisting of from one to nine pups, and averaging about 3½ pups to a litter. They are sold for delivery in the first week in September and the fur is at its best the last week in December. It is stated that so high is the speculative fever running in the industry that many of the unborn pups of 1913 have already been purchased and are partly paid for.

BANK INTEREST.

Almost every bank customer frequently asks the question, why interest on bank deposits is so low in comparison with the interest on loans. The introduction of the new Bank Act has given rise to a wide discussion of this point in the press.

Some observations by the Toronto News are worth quoting. "During recurrent periods of monetary stringency," it says, "the only man who does not benefit from the rise in money values is the Canadian bank depositor. The banks get more than the normal rates for the funds which they take from him and lend to others. But they allow him no share of their increased profits on the transaction. They pay the depositor 3 per cent., and often are able to loan at 7, 8 and 9 per cent., and sometimes in New York for short periods at 15 to 20 per cent."

"No adequate explanation is found in the fact that the banks often lend at between one and two per cent., some of their funds on which they are accustomed to pay 3 per cent. to their depositors. The redundancy of money in the world's markets constitutes no reason why the interest paid upon deposits should not be made to correspond in some degree to the fluctuations in the actual market value of accommodation. The Canadian banks show yearly profits of 14 to 23 per cent. on their paid-up capital, and it is commonly believed that some of them earn much more than that, and do not present as good reports to the public as they could. Some of the largest institutions probably netted 25 per cent. on their capital in 1912."

"With such an earning capacity it has been fairly or unfairly proposed that the present rate of 3 per cent. should be the minimum payable on deposits. And that from this point the rate should scale upward according to the lending value of money in the open market."

The News adds that the existing state of affairs with respect to interest should not continue. In Scotland every Wednesday a committee of bankers fixes the interest and discount rates for the ensuing week. "Such a frequent readjustment of interest to lending rates is perhaps too ideal for Canada just yet. But," asks the News, "why should it not be possible for a committee representative of the Bankers' association and the Finance Department every three or six months to determine the interest on deposits for the quarter or half year?"

CURRENT COMMENT

Restricted Immigration.

(Boston Post.)

The action of the National House of Representatives in refusing to pass the immigration restriction bill over the President's veto was unexpected and on that account all the more gratifying. Let us hope that we have heard the last of this attempt to put a bad theory into law; to try to legislate the proposition that a strong and healthy and decent immigrant ought to be kept from the liberty and better life of this country because he cannot read. We need proper restriction of alien incoming, but the literacy test was a perversion of all that we have held sacred. Its death need have few mourners.

Heroes of the Pulpit.

(Toronto News.)

He, who sits in the seat of the scornful, is rebuked by the conduct of two young Baptist clergymen in this city. Rev. John McNeil, of the Walmer road church, with a salary of \$4,000, has refused \$12,000 to go to a New York church, where he would have assistants and long holidays. Rev. W. A. Cameron, of the Bloor street church, with a stipend of \$3,000, has also rejected a \$12,000 church in the United States. Rev. G. R. Fasken, of St. Paul's Presbyterian church, has remained true to his congregation under similarly tempting circumstances.

Heady Talk.

(Springfield Republican.)

Calls for "the naval long arm" as applied to Mexico are met with the pertinent reminder that Mexico has an area of about 750,000 square miles, being almost as large as the United States east of the Mississippi, its population of 15,000,000 being sparsely scattered over large areas difficult of access. In such a country the "naval long arm" is not long enough. A little attention to elementary geography would forestall much heady talk.

A Sign of Progress.

(Victoria Colonist.)

The Senate of the University of Cambridge has decided to open the degree of Doctor of Divinity to ministers of all denominations. The vote stood 435 for to 326 against. The same question will shortly be pronounced upon by Oxford. The London Times thinks that the most potent factor in the development of Western civilization is the word of modern science, and if theology is to be recognized as a science it also must be free.

The Banks and the West.

(Lethbridge Herald.)

To give the devil his due, and when all is said and done, we feel firmly convinced that the most potent factor in the development of Western Canada today is the very liberal treatment dealt the farmers by our banking institutions. The heads of our banks are men of broad views and the great possibilities of Western Canada must have appealed to them very strongly or it would not have been possible for the enormous development to have taken place.

The French President.

(Montreal Herald.)

Raymond Poincaré is installed at the Elysee Palace in Paris. France has at her head the strong man she has been waiting for.

HALIFAX HAS \$10,000 FIRE

Two Wooden Buildings on Barrington and Prince streets Burned Early Sunday Morning—Brick Block Escaped.

Special to The Standard.
Halifax, Feb. 23.—Fire at one o'clock this morning caused \$10,000 loss in the central part of the city, on each side of the corner of Barrington and Prince streets. Two wooden buildings were burned and a brick structure on the corner escaped, the chief damage being done by water in the stock of clothing but this was slight.

The property is owned by Clayton and Sons, who, some years ago, proposed erecting a modern office building on the site. They are covered by insurance.

SALVATION OFFICER IN LECTURE ON JAPAN

Col. Bullard Heard in Address on "The Land of the Mikado"—Tells of Japan's Progress.

Before a large audience yesterday afternoon Col. Bullard, of the Salvation Army, who is visiting the city, gave an interesting lecture on "The Land of the Mikado." His Honor Judge Forbes presided, and a short service preceded the lecture.

Col. Bullard gave his audience a very comprehensive account of the people, customs and conditions of Japan, his narrative being enlivened by the recounting of a number of personal experiences. The habits of the people of Japan as described by the lecturer, made an interesting story.

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Japan, Col. Bullard said, an era of advance. The late emperor realized after many years the need of a change in the existing order of things, put before the government the necessity of colleges, which could be best provided by the introduction of teachers from the Occident. The influence of the west began to be felt. In military and naval affairs a progressive policy began to take form. To Germany he sent for instructors for the army, and called upon the naval resources of Great Britain's navy for his own naval instruction, with the result that in 32 years Japan's fighting powers have become the wonder of the age.

The evangelization of Japan started over 350 years ago by the Jesuits, marked the first step towards the conversion from Shintoism to Christianity. There came a relapse, however, and for years paganism again took its dominion. Missionary work has been renewed, however, and the Salvation Army is among the number of bodies working in Japan.

Col. Bullard has spent over 20 years in the Orient and after going to the Pacific coast will return to his labors in the east. Before leaving the city he will deliver a lecture on India, Japan and Korea this evening.

Rheumatism, Crippled Arms

So stiffened up by rheumatism that he could not dress himself without help was the condition of Mr. Clarke, who tells in this letter how he was entirely cured by Dr. Chase's Kidney-Liver Pills.

"A friend wrote from England and begged me to try Dr. Chase's Kidney-Liver Pills. This treatment soon brought relief, and in six months I was entirely free of rheumatism. That was four years ago. I am now 60 years of age, and can do a day's work with any man."

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