

NOTES AND COMMENTS
INGERSOLL AND A HIGH TAX RATE.

Ingersoll ratepayers have long been peering into the future and eagerly awaiting the day when the tax rate will be reduced. Looking back over what has transpired during the year just drawing to a close, it is certain they will once more be doomed to disappointment. Large sums have been expended, but it is yet to be explained how much was absolutely necessary. It is a fact, much as it is regretted, that Ingersoll has made little, if any, progress during the past eleven months. No new industries have been obtained, there has been a marked falling off in the number of country people taking up their residence here, and while there has been no depression, conditions have been such as to call for the strictest economy in the administration of the corporation's affairs. The real estate market has remained pretty much the same as it was two or three years ago. There has been no boom and the resultant inflated prices.

What then stopped the country people from coming here to live retired? Simply the fact that they knew Ingersoll's tax rate was high, that large sums of money were being expended in connection with the power and light plant, and in other respects, and they became alarmed. The result is very evident. How many farmers have either purchased or put up houses here in the last year? Very few, if any. This fact, taken into consideration with the state of affairs in the industrial standpoint shows the necessity of having a tax rate that is not regarded as exorbitant. There is every reason to believe that Ingersoll has suffered severely during the past year in consequence of her high tax rate. The retired element has done much to improve Ingersoll's residential sections. True, in some instances they have entered into competition with the laboring class, but they have been paying taxes on property the equal of any to be found in the town. The retired element has done much to improve Ingersoll's residential sections. True, in some instances they have entered into competition with the laboring class, but they have been paying taxes on property the equal of any to be found in the town.

Others have gone elsewhere. All were frightened by the high tax rate and the poor prospects of anything like an immediate reduction. To improve Ingersoll something has got to be done to make conditions more inviting for the manufacturer, the man who desires to live retired and the mechanic. As it is now, the people who are here will have to struggle along with the burden, but they should see that everything possible is done to whittle it down year by year, until they have been emancipated from the excessive rate that has prevailed for years. New industries and more people, and an economical system of handling the Corporation's money will have the desired result. The dollars and cents question was never so prominent in civic affairs as at the present time. Ingersoll has no money for luxuries and will not have for some time. Efforts should be devoted to reducing the tax rate and placing the town on a competitive basis with other places.

Woodstock, after many years of comparative stagnation, is enjoying a boom. With the electric plant operated at a profit and other expenses cut down to a minimum, Ingersoll ratepayers might, in a few years, see the dawn of a new era, which is so badly needed. From now on economy should be the watchword. Men of the required intellectual capacity, who will pledge themselves to an economical policy, should receive favorable consideration by the ratepayers. The time has come to strike a blow at the high tax rate, and the men responsible for it, and the way to do it is at the polls.

A MILLION LETTERS.

The Empress of Britain which sailed for England a few days ago, carried over a million letters. The Christmas mail for the Old Country this season is said by the postal officials to be the heaviest on record. In the tender missives breathing the spirit of love and good will and the countless boxes and parcels containing seasonable tokens, which have been exchanged by those on this and the other side of the Atlantic, the bonds of kinship and friendship and national friendliness are emphasized as in no other way. Canada and the Motherland were never closer together than at the present time.

DAIRYMEN'S ASSOCIATION OF WESTERN ONTARIO
44th Annual Convention and Winter Dairy Exhibition
STRATFORD CITY HALL
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Tree sessions each day. Excellent list of speakers.
Wednesday afternoon session especially for patrons of cheese factories, creameries and milk producers. See the Cheese and Butter exhibition. Reduced rates on all railways. Everything is free. For program apply to:
JNO. H. SCOTT, PRES., FRANK BERNHARDT, SEC. TREAS.
EXETER, ONT. LONDON, O.

SUNDAY SCHOOL
Lesson I.—First Quarter, For Jan. 1, 1911.

THE INTERNATIONAL SERIES.

Text of the Lesson, 1 Kings xii, 1-24. Memory Verses, 13, 14—Golden Text, Prov. xii, 20—Commentary Prepared by Rev. D. M. Stearns.

Our last lesson in regular Old Testament studies was in December, 1909, and in connection with the dedication of the temple, and we asked special attention to the fact that the desire of the Lord was that through Israel and the temple all the people of the earth might know the Lord as the only God and put their trust in Him (1 Kings vi, 4-9). It is the eternal purpose of God that all nations shall yet know Him through Israel and worship Him (Jer. iii, 17), and this was foreshadowed in the days of Solomon, when not only the queen of Sheba, but all the earth, sought to hear the wisdom of God through Solomon and brought Him gifts (1 Kings x, 1, 10, 24, 25). There was another foreshadowing when the wise men from the East brought their treasures to Jesus as an infant and worshipped Him as the King of the Jews (Matt. ii, 1, 2, 17).

Perhaps the deceitfulness and desperate wickedness of the heart were never more manifest than in Solomon, of whom it is written: "There was no king like him who was beloved of his God." Nevertheless even him did outshin women came to sin" (Ecc. ii, 18, 19). Ps. xcix, 6, is always true of those who gather riches, "He becometh rich and knoweth not who shall gather them."

The way of man is not in himself. It is not in man that walketh to direct his steps (Jer. x, 23), but the counsel of the Lord stand, and He will do all His pleasure (Isa. xli, 10). Although all Israel came to Shechem to make Rehoboam king, the Lord had purposed otherwise because of Solomon's sin. When the ten tribes revolted under Jeroboam because of Rehoboam's threats of increased oppression by the advice of his young men and Rehoboam gathered Judah and Benjamin to fight against Israel and bring the kingdom back to himself, the Lord sent His messenger to forbid Judah to fight against Israel and said, "Return every man to his house, for this thing is from me" (verses 21-24). It is also written in verse 15 of our lesson that the king hearkened not unto the people, for the cause was from the Lord, that He might perform His saying which the Lord spake by Ahijah. Had the king hearkened to the counsel of the old man who stood before Solomon, his father, while he yet lived (verses 6, 7) the kingdom might have remained united, but it was not so to be.

Rehoboam therefore strengthened himself in Jerusalem and reigned seventeen years in the city which the Lord had chosen. The priests and Levites all Israel, being cast off by Jeroboam, resorted to him, as did also some out of all the tribes of Israel who set their hearts to seek the Lord God of Israel and therefore came to Jerusalem to sacrifice unto the Lord God of their fathers (II Chron. xi, 13-16; xii, 13-14). Yet Rehoboam did evil and prepared not his heart to seek the Lord. When we remember that those who reigned at Jerusalem were said to sit on the throne of the Lord as His representative (I Chron. xxix, 23) it makes their disobedience and misrepresentation of Him seem all the worse.

But what shall be said of us who are redeemed with the precious blood of Jesus Christ and who are here to represent Him and make His life manifest in these mortal bodies if we, instead of being separate and given wholly up to Him and filled with His spirit, become conformed to this evil age and walk in fellowship with it? As to the Lord working out His purposes in spite of people, good or bad, see how He defeated the counsel of Ahithophel by the counsel of Hushai, the friend of David (II Sam. xvii, 14).

We are on our way to a kingdom of peace and righteousness on this earth, when the Son of David shall sit on the throne of His father at Jerusalem and reign not only as King of Israel, but as King of kings and Lord of lords.

He is offered a place with Him in His throne and to reign with Him (Rev. iii, 21; v, 9, 10); but, while our redemption, provided at infinite cost, is free to us and wholly of grace, our position in His kingdom will depend upon our faithfulness here.

The twelve apostles are to occupy twelve thrones with Him when He shall reign as King of Israel, but the scepter of the church, His body, shall be much greater, even as His bride, the true Adam and Eve over all the earth (Ezek. xlii, 20, 30; Col. iii, 4).

TRAVERS ARRESTED

Manager of the Farmers' Bank Faces Serious Charge.

IS OUT ON \$20,000 BAIL.

Warrant Alleges That He Falsified the Official Statement of the Bank Sent to the Minister of Finance at Ottawa—Same Charge as in the McGill Case—Abe Orpen, Contractor, Is His Bondsmen.

Toronto, Dec. 22.—William R. Travers, vice-president and general manager of the collapsed Farmers' Bank of Canada, was arrested at 5.20 yesterday afternoon, charged with falsifying the monthly statements of the bank to the Minister of Finance. He was taken to police headquarters by Detective Newton and Murray, where he was held till he could secure \$20,000 bail, which was done at 8.30 o'clock upon the bonds of Abe Orpen, contractor and prominent sporting man. The charge is laid under section 153 of the Bank Act, the same section under which Charles McGill, the general manager of the defunct Ontario Bank, was convicted and sentenced to serve five years in Kingston Penitentiary, the maximum penalty under the act.

The charge in the information, which was laid by Inspector of Detectives Walter Duncan, after a lengthy conference with Crown Attorney Corley, Curator G. T. Clarkson, and Jas. Bicknell, K.C., solicitor for the Bankers' Association, at the offices of the latter in the Lumsden Building, reads:

"That the said W. R. Travers, during January and the following months of 1910, down to December, of the said year, 1910, being vice-president and general manager of the Farmers' Bank, one of the chartered banks of Canada, did wilfully make false statements respecting the affairs of the said bank, in making returns to the Minister of Finance and the Receiver-General during the said months, and particularly did falsely state in each of the said returns the amounts of railway and other bonds, debentures and stocks and bonds in Canada, and the amounts of current loans in Canada held by the said bank as part of the assets, thereof on the last judicial day of the month last preceding each of said returns, said false statements being contained in the items numbered respectively 11, 12 and 14 of the schedule of assets forming part of the said several returns contrary to form of the Bank Act."

Detectives Murray and Newton were at once sent out to look for Mr. Travers as soon as the warrant had been sworn out before Police Court Clerk Curran Morrison at the City Hall. They went to the Farmers' Bank premises at Bay and Adelaide streets, and found no one there, and thence to the King Edward Hotel. They were just leaving by the King street entrance when their man came along the street.

"My God, a warrant," he remarked when he was told that he was under arrest and asked that he be allowed to walk alone to headquarters. This was granted, and the officers followed at a distance.

Arrived at the City Hall, he asked that H. H. Dewart, K.C., be notified, and this was done. Mr. Dewart arrived at the hall at 6.30 and at once bent every effort to securing bail.

Asked if Mr. Travers had any statement to make Mr. Dewart said: "I have not discussed the matter with Mr. Travers as yet, and will not tonight. He informs me that there is no basis for the charge, and, therefore, as I am not the solicitor for the bank, and only act for Mr. Travers under special circumstances, we had not previously discussed it. I understand that the charge is laid under the same section as that against Charles McGill, and that the charges are of a similar nature."

It is understood that the charge involves more than \$100,000 by which the assets of the bank are said to have been enhanced in the monthly returns. This is said to have been done by exaggerating the holdings in securities and concealing the losses. These losses are said to have been made largely in Cobalt stocks either by loans upon that security or actual purchase of those stocks by the bank. The statements were also signed by Lieut.-Col. James Munro of Embro, president of the bank. Spoken to by a reporter Col. Munro declared that he had not before heard of the arrest. He said that he was astonished to hear of it, and that he could not conceive that Mr. Travers would make any false return whatever. He de-

CLAUDE DICKENT

He had every confidence in him. He declined to make any further statement.

BRIEFS FROM THE WIRES.

Claude Dickent, the young man who escaped from Welland jail, has been recaptured. The Canadian Wrecking Co. has floated the steamer Danem, which grounded on Isle Royal. Hanlan Wright, a young man of Harrow, paraded the streets of the village with a loaded rifle and terrorized the residents. The Government has let the contract for a new lighthouse steamer for the Pacific coast service to the Collingwood Shipyards Co. The bubonic plague is ravaging Manchuria, and Germany threatens to intervene, unless strenuous measures are adopted for stamping out the disease. W. Stewart, a contractor on the Grand Trunk Pacific, has gone to Scotland to bring out 5,000 laborers regarding the terminal elevator question, and the bill to deal with it has been prepared by Sir Richard Cartwright. It is understood that it is proposed to deal with the terminal elevator question during the session, and the bill to deal with it has been prepared by Sir Richard Cartwright. It is understood that it is proposed to deal with the terminal elevator question during the session, and the bill to deal with it has been prepared by Sir Richard Cartwright.

22,000 FIRE IN CINCINNATI.

Cincinnati, O., Dec. 22.—Fire in the modern factory district of this city early caused damage estimated at \$2,000,000, the death of a fireman and an unknown boy, and the injury of six other firemen. The fire started at 2 o'clock, when a high wind was blowing. When the flames were finally brought under control ten firms had been burned out and eight large buildings destroyed. An entire block from Ninth and Sycamore streets to Broadway was swept by the flames. The firms burned out are: Krippendorf and O'Neil Shoe Co., Taylor Boot Leather Co., Cahill Shoe Co., Twillock Co., Sycamore Street Stable Co.'s barn; Griess Pfeiffer Leather Co., Victor Safe and Lock Co., warehouse of the A. & L. Nurre Co., picture frames and moldings; E. O. Duncan Paper Box Factory; Wildberg Box Factory. The fire, it is believed, started in the engine room of the plant of the Krippendorf and O'Neil, which was all ablaze when the firemen arrived. Pipeman Robert Greer was buried by a falling wall. The boy was crushed by the falling of an iron electric light pole, 200 feet distant from the fire.

THREE YEARS FOR WOUNDING.

Toronto, Dec. 22.—Three years in Kingston Penitentiary was the sentence given by Judge Morgan to James Shaw, who, on Nov. 14 last, shot and seriously wounded Mrs. Essie Jones and Mrs. Georgina Carr in a restaurant on East King street. Shaw pleaded guilty. Edward Shaw, father of the young man, said the latter had not been addicted to drink until lately, that his mother had died when he was thirteen years of age and that he had since worked in restaurants and as a laborer. Mrs. Jones swore that the prisoner had shown no ill-will towards her until the day of the shooting, but Mrs. Carr testified that he had previously threatened her.

Twenty-Seven Killed.

Philadelphia, Dec. 22, 3 a.m.—Probably twelve firemen have lost their lives in a fire which destroyed the five-story brick building of D. Friedland, leather dealer, 1,116 to 1,120 North Bodine street. More than a score of others have been taken to hospitals with fractured skulls. Twelve are still in the ruins. Fifteen policemen have just been buried by a falling wall, which three hundred had been trying to pull over so that it would not crush the buried firemen here.

MURDERED OVER COST OF LIVING.

New York, Dec. 22.—It took just fifteen minutes yesterday for a jury to find Charles Swinton, alias Charles Phillips, guilty of murder in the first degree. The whole case occupied but seven hours. Swinton quarreled with Isaac Lee on Nov. 1 about the high cost of living, and shot him.

Belleville Man Arrested.

Rochester, Dec. 22.—Joseph H. Grant of Belleville, Ont., was arrested here yesterday for annoying the mayor, chief of police, editors and others about alleged plans to ruin him.

Dropped Dead In Hotel.

Rochester, N.Y., Dec. 22.—John Owens, Napanee, Ont., walked into a front street hotel yesterday evening, snatched the bartender and dropped dead.

FARMERS ARE OFF

Grain Growers Leave Ottawa For Their Homes.

ARE VERY WELL SATISFIED

In Statement Issued They Say They Recognize the Reasonableness of Sir Wilfrid's Position Regarding the Tariff—Will Await Legislation on Other Subjects—Lieut. Has Been Promised, They Say.

Ottawa, Dec. 21.—The executives of the Grain Growers Association of Manitoba, Alberta and Saskatchewan had another interview with the Premier in his office yesterday morning regarding the terminal elevator question, and the bill to deal with it has been prepared by Sir Richard Cartwright. It is understood that it is proposed to deal with the terminal elevator question during the session, and the bill to deal with it has been prepared by Sir Richard Cartwright. It is understood that it is proposed to deal with the terminal elevator question during the session, and the bill to deal with it has been prepared by Sir Richard Cartwright.

PHILADELPHIA'S

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STREET CAR STRIKE AT DEADLOCK.

Winnipeg, Dec. 21.—Matters in the street car strike, are at a deadlock. The civic committee which is acting as mediator between the two parties held another conference last night as a result of which the time limit for the men to return to work was extended until Thursday. The company's men refused to reinstate the firemen whose discharge precipitated the strike, while the men held that they must do so before the strike will be called off.

BANQUET AT QUEEN'S.

Kingston, Dec. 21.—The Engineers Society banquet at Queen's last night was a fine event. The speakers included Lieutenant-Governor T. W. Gibson, Deputy Minister Mines, Toronto; A. B. Wilton, M.P., professor of mining and geology; Antonio Mortimer Lamb, secretary Canadian Mining Institute; J. G. B. Fry, consulting electrical engineer; H. E. T. Haultain, professor of mining engineering, Toronto University; H. W. Soltman, chief engineer of the Hydro-Electric Commission, Toronto; J. W. Kynock, general engineer of the Canadian General Electric Co., Peterboro; J. W. Wells, chief engineer of the Welland Canal; R. W. Leonard, president Ontario Mine, Cobalt; A. W. Campbell, Minister of Railways and Canals, Ottawa.

DASHED INTO NIAGARA FALLS.

Niagara Falls, Ont., Dec. 22.—A horse driven by Dr. H. O. prominent physician, was frightened by a steam engine on the Trunk line on the yesterday, and dashed bound freight train. The driver was thrown and severely injured, cover.

CLOTHES CAUGHT IN BRANFORD.

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MORE FIRE

Chicago Losses Terrible

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