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London, Monday, June 29.

Our Financial Institutions.

That the financial institutions of Canada have on the whole been characterized by sound methods, will be admitted. The banking system of Canada is frequently contrasted with that of the United States to the advantage of the Canadian system. The failures in St. Thomas of the Atlas and Elgin Loan Companies have been the subject of much comment, like the Ames failure in Toronto, which they so closely followed. An examination of the facts will further justify the public confidence which our financial institutions possess. The chartered bank is the most important of these; through it the business community transacts its business. Chartered banks do not lend on real estate, but on negotiable instruments, promissory notes, etc. There are well-defined conservative rules, established and known by all bankers, which, if followed, lead to success, but, neglected, may lead to disaster. When a bank fails, as it sometimes does, it is generally due to a departure from the beaten path, that which experience has proven to be safe. Failures of chartered banks in Canada are very rare, and those which do occur, legislation could not prevent.

Next in importance to our banks come our loan companies. They have the power to lend on mortgages, on real estate, which chartered banks do not possess. Those with whom they deal, as a rule, are not in business. For this reason banks and loan companies are a source of strength to each other. The loans of banks are for short periods, while those of loan companies average five years. While the soundness of our banks is a cause for congratulation, the soundness of our loan companies is also cause for congratulation. Loan companies have been in existence about fifty years, many of them over thirty, and in all that time there has been only one instance in which depositors have lost anything, and in that one instance the liquidators have paid 90 per cent to depositors, debenture holders and general creditors, and have another 10 per cent ready. This is even better than the record of the chartered banks, which have been the just cause of favorable view in the eyes and admiration of other countries. The bulk of the assets of a loan company are invested in mortgages on real estate, one of the safest classes of investment known. Some people have mistaken notions of the powers of loan companies to invest in stocks. Some companies, such as the Atlas Loan have special powers. The majorities of the companies have held no such powers, although it is generally admitted that the privilege of investing in stocks, recently conferred on a certain proportion, would be an advantage to loan companies, and a security, not a risk, to depositors and shareholders alike, because that class of asset is more readily convertible into cash in case of sudden need.

As the proof of the pudding is in the eating, and as in nearly 50 years of experience a small percentage of loss to depositors occurred in one instance only, it is quite safe to claim that the basis on which their business is conducted is quite as safe for depositors as cash in case of sudden need.

Should the recent amendment, allowing all loan companies to invest a proportionate part of their assets in stocks or loans be judiciously exercised, it would be a power which would be to the advantage of all. It is only when unsound business or bad banking methods are followed that loss occurs. An investment in stock on margin, or what is usually termed gambling in stocks, is a dangerous operation, and it appears that to this description of business the Atlas Loan Company's failure is traced. The failure of the Elgin Loan is due to fraud, although it has not yet been disclosed what the extent of that fraud is. The public have no reason to have less faith in loan companies on account of either of these failures. They should not be misled by articles in the papers, which represent loan companies as gambling in stocks. They have not done so; they have not had the power. Only a very few specially chartered have been so authorized, and it is culpable on the part of those who either ignorantly or wantonly write in such a way as to lead the public to believe that such a power is generally possessed or has been exercised. So far as fraud is concerned, there has been less fraud in the management of loan companies than in the conduct of the Government itself. No bank, company or government can prevent dishonesty.

The great advantage that loan companies have been to this Province, and the millions of money made and saved by them for the people, cannot be estimated. Before they were established borrowers and mortgagors paid ten and twelve per cent for money; now

they get it for about half of that. The facility with which money could be procured stimulated enterprise, and there are many better buildings and better homes than would have been but for the loan companies. They brought millions of money to this Province, which the people got the advantage of; and when a few years ago the United States was suffering from a monetary crisis Canada escaped largely because money to loan on real estate securities was plentiful. In fact money went to the neighboring states and was loaned on real estate there to business men who could not procure it from their own banks. The benefit of loan companies, and the strength of banks and loan companies combined, was then demonstrated with great force. Prior to that time hard times in Canada. The only point at which loan companies and banks come in contact is in the savings department, but this is no detriment to the public. It will be plain that the depositor is as safe in the one as the other. The powers of loan companies by both cover the necessities of the business community and of those not in business who have real estate security to offer. Let it not be erroneously stated that loan companies transact business on an unsound basis; they do not. Let it not be supposed from the failure of one company, due to a course of business not followed by other companies, that all make, or can make, the same mistake. Banks are good in their place and loan companies are equally good in their place. They deal with the work of the people, banks with the business community, loan companies with those desiring to borrow on the security of realty. Neither alone meets the needs of the whole community, but together they serve all the reasonable wants of the people and both stand on a solid foundation.

Our Absentee M. P.

The Free Press squeals because the Advertiser called attention to Mr. Beck's persistent neglect of his duties at the Legislature, and asks if there is one matter in which he has neglected the public interest. Mr. Beck has been seldom in his place, either in the House or the committee rooms. The city of London bill, dealing with street car-fenders, was thrown out because of his absence on two occasions, and he was allowed to bring it up again only by courtesy of the Government. No member has given so little of his time to the work of the Legislature as Mr. Beck, and if the rules were strictly pressed he would not be eligible for his indemnity. The Free Press defends this chronic absenteeism on the ground that he must neglect his own business to attend to the public's. If he is right to aspire to public honors, a man of large means must necessarily make a sacrifice if he enters Parliament with the intention of doing his full duty by his constituents, and his country. The member for London is the House of Commons has private interests as extensive as Mr. Beck's, probably more extensive, but Mr. Hyman gives his whole time, during the session, to public affairs, and there is no representative at Ottawa who works harder. It may be said that Mr. Hyman occupies a very conspicuous position at Ottawa, which claims his undivided attention. True enough, but Mr. Hyman has gained that position by applying himself to the business of Parliament and consenting to some self-sacrifice in the interests of his constituents, and the public service. If Mr. Beck is not ready to do this he should resign. The Legislature would not have a quorum a week if all the members were as indifferent as the member for London.

A Happy Editor.

[Aylmer Express, June 25.]
 The man who gives away the old baby buggy, cradle and high chair, under the impression that it is not good to have any more use for them, is a big clump. That's what we did, only some fifteen years ago, and on Tuesday last another baby made its appearance in our home. It's only a boy, but he is the cutest, sweetest, smartest, prettiest thing that ever happened, we have made up our mind to keep him. In our present excited condition it is impossible for us to give an extended description of this remarkable child this week. We have changed our mind on the boy question, however, and begin to feel a deep sympathy for the poor, good-for-nothing fellows who have nothing but girls and are trying to delude themselves, as we did for so many years, with the idea that they are satisfied and happy. Our experience and example should give them renewed hope and encouragement. The kid has not learned to smoke yet, although he seems to have no end of friends who would not have any more use for them so long as our purse hangs out. Confirmed old bachelors and married men without a boy barred. Married men with no children at all shot on sight.

A New Version.

[Life.]
 There was a man in our town, and he was wondrous wise; He jumped into a monstrous deal That stood on massive lies. And when he saw the game was up, With all his might and main, He leaped into the arms of his friends And jumped right out again.

AS THE OIL RUBS IN, THE PAIN RUBS OUT.—Applied to the seat of a pain in any part of the body, the skin absorbs the soothing liniment under friction, and the patient obtains almost instant relief. The results of the use of Dr. Thomas' Electric Oil have surprised many who are unacquainted with its qualities, and once known it will not be rejected. Try it.

Mrs. Rembridge, of Sidmouth, England, who is the wife of a resident in Devonshire, celebrated her 102nd birthday recently.

A MEDICINE FOR THE MINERS' PACK.—Prospectors and other men in the mining regions where doctors are few and drug stores not at all, should provide themselves with a supply of Dr. Thomas' Electric Oil. It will offset the effects of exposure to a summer sun, taken internally will prevent and cure colds and sore throat, and as a lubricant will keep the muscles in good condition.

Ever Try to Pose a Cow?

Ever try to pose a cow? If you are ever foolish enough to own a camera you might as well get the whole hog—or cow. The proper way to pose a cow before the camera is to induce a friend to accompany you into the country on a rainy day, without an umbrella, fifteen miles out from town, far away from shelter of any kind, and at a time when the weather is rainiest, and at a place where the ground is muddiest pitch your tripod, adjust your camera, and adjust your companion, to look upon nature awhile and be happy. This will never fail to put him in a thoroughly good humor. It is good to watch your friend at such a time. He will try so hard to be civil and obliging. He will even profess a delight in the scene before him—even though there is black mud in his heart. Look at the hypocritical look of inquiry on his face when he asks you, "What bird is that I hear singing?" Of course, you don't know. But will you admit your ignorance? Not at all. "I can flicker!" you'll say, and let it go at that.

You may then turn your attention to the cow. The animal has been looking at you earnestly all the time you are fixing your camera. "That's a beautiful position," you say. "Hope she'll stay that way." And does she stay that way? Just about the time you press the button, she hides her head in the long grass and begins to lay in as large a supply as she can—just as you would do.

This is the time that the friend you took along becomes really useful. His stum is to pose the cow in position. He tramps through the long grass and says, "See, son, this is a cow. It's a fine picture once upon a time that this was the only way to address a really respectable cow and make her pose in a family. When the cow looks up, as it will, if you have a camera, and a proper spirit, you'll press the bulb and take the picture.

Just about this time your friend, puffed up with the success that followed the posing of the cow, will try to pose the countryman, the man vested in all things connected with the farm, and he'll begin to wonder how many times he has been in her last litter, and how many of them were drowned. "You'll laugh so much at this that you will wonder how much a bull again and make another impression on the same place." This is the time your friend for your own awkwardness. Oh, yes; if you have to go in for photography, by all means, get a good, lively occupation, and gives much joy to the individual to whom you play guide, philosopher and friend. Pittsburgh Dispatch.

Nine Meals a Day.

The annual report of the work of the city's tuberculosis infirmary is important as showing the great reliance now placed on food to cure consumption. Once drugs were all in the line of this most dreadful of diseases, and the mortality progressed with increasing strides. Then the air was cleared of this thing, and patients who could afford it went to California, to the dry alkali atmosphere of Arizona, or to the mountains of Switzerland. Now, the enlightened practitioner keeps the patient comfortably at home amid the supervision of Dr. Foster, who has been indulging quite too much. Now I know it. Here are the marks of the bar on the bottoms of your shoes. Several of the young men braced themselves against the wall and lifted their feet as a blacksmith lifts the foot of a horse. Sure enough, there were the marks of the blacksmith on the feet. They were the evidences of guilt, and the evidence of a successful cure. "It's unmistakable proof," said the head of the house. "You can fix your breath at the drug store and the barber can clean up your eyes and face, but you neglect the shanks of your legs. That afternoon three young men cleaned out their desks and gave the keys to the managing clerk."—New York Herald.

JUST ONE MORE

Remarkable Cure of Dropsy in Montreal—Dodd's Kidney Pills Again.

Montreal, June 29.—One more remarkable cure of Dropsy by Dodd's Kidney Pills has been given to the public. George Robertson, 292 Jarvis street, this city, is the man cured and his case was a bad one—so bad that he was to be tapped. Speaking of his cure Mr. Robertson says: "I was a total wreck before I started to use Dodd's Kidney Pills. When I awoke in the morning I could hardly put my foot to the floor they were swollen so much for water. My arms used to swell at times so that I could not put my coat on. Before I had taken two boxes of Dodd's Kidney Pills, my feet were relieved. Seven boxes cured me completely. I don't know what it is to be sick since."

The experiments of Muller prove that if microbes be placed in a gun barrel the wound made by the bullet fired from it would be infected by the microbes. To prove to you that Dr. Chase's Ointment is a certain and absolute cure for each and every case of skin disease, bleeding and protruding piles, the manufacturers have guaranteed it. See to it that you get the genuine. It is the only one that will cure you. You can use it and get your money back if not cured. Write for all dealers or EDMANSON, BATES & Co., Toronto.

Dr. Chase's Ointment

Heart Palpitated.

FAINT AND DIZZY SPELLS.

FELT WEAK AND NERVOUS.

COULD SCARCELY EAT.

TWO BOXES OF

MILBURN'S

HEART and NERVE

PILLS

Save Mrs. Edmund Brown, lawed, Ont., who she had almost given up hope of ever getting well again.

She writes: "I was so run down that I was not able to do my work, was short of breath, had a very bad stomach every night, and could scarcely eat. My heart palpitated, I had faint and dizzy spells and felt weak and nervous all the time. My husband got me a box of Milburn's Heart and Nerve Pills but I told him it was no use, that I had given up hope of ever being cured. He however persuaded me to try them, and before I had used half the box I began to feel better. Two boxes made a new woman of me and I have been well and have been able to do my work since."

Milburn's Heart and Nerve Pills are 50 cts. box, or 3 for \$1.25, all dealers or THE T. MILBURN CO., Ltd, Montreal, Que.

Kingsmill's. Kingsmill's.

Now Is the Time to Buy Your SUMMER WANTS

and this is the store to buy them at. Our assortment is still large and the prices have dropped, by which you can profit.

GLOVES.

Ladies' Tan Pure Silk Gloves..... 17c
 Ladies' Lisle Lace Mitts..... 18c
 Ladies' Silkette Lace Mitts..... 25c
 Ladies' 2-clasp White Lisle Gloves..... 25c
 Girls' Lace Mitts, in white..... 14c to 20c

CORSETS.

Long Waist Corsets, in gray and white, two wide side steels, small sizes only..... 25c
 Long and medium length Corsets, in coutil or net, low bust, steel filled, drab and white..... 39c
 Ladies' Straight-Front Corsets, medium length, low bust, steel filled, lace and ribbon trimmed..... 45c
 Girdle Steel-Filled Corsets, in white batiste or gray coutil, all sizes..... 50c
 American-made Corsets, cork lined busk, various numbers to fit different figures. Clearing at challenge sale..... 50c

Men's Furnishings.

Men's Colored Shirts, all sizes, fast colors, the latest styles.
 Men's Balbriggan Underwear, all sizes..... 35c to 50c
 Men's Cotton Hose, fast black, all sizes..... 10c
 Gents' Natural Wool Underwear.
 Buy one of the New American Collars, needs no washing, saves its cost in laundry bill, different styles, all sizes.

PARASOLS.

Balance of Fancy Parasols to go at.....

HALF-PRICE.
 SOME GREAT BARGAINS.

GREAT CHALLENGE SALE ...AT...

Kingsmill's

Demonstration of Electrolysis.

Electrolysis is the only method known to science for the permanent removal of superfluous hair, moles, etc. The electric needle in the hands of an experienced operator is a most successful and painless method of removing unwanted hair. Miss Braden studied this art under the supervision of Dr. Foster, Toronto, Canada's greatest expert. On Thursday, Friday and Saturday, July 2, 3 and 4, between the hours of 2 and 5 p.m., Miss Braden will demonstrate to ladies, free of charge, the wonderful art of removing superfluous hair by electrolysis. No lady to sit more than fifteen minutes. 283 Princess avenue, every Thursday, Friday and Saturday. Consultation free.

The Minister's Rebuke.

W. E. Burghardt DuBois, the author of "Souls of Black Folk," was educated at Harvard and Berlin, and has traveled much. At present M. DuBois is a member of the faculty of Atlanta University.

"As different from my people as the day is from the night," he said the other day, "are the Scots. I cherish a story I once heard in Scotland—a story that is, I think, typical of a certain part of the people."

"This story concerns a minister who, one day, after his congregation was sleeping, and rebuked him from the pulpit. 'Awake, Saunders,' he said, 'man, when thy time is come to sleep, sleep by thyself.'"

"Saunders was much hurt. He spoke up. 'Look ye yer ain piew, an' mayhap ye'll find ither sleepin' her besides me.'"

"The minister looked, and there was his wife, slumbering peacefully. He winked at her, and he told Saunders that if she fell asleep again he might call attention to her by holding up his hand. Then he proceeded with his sermon."

"Some weeks went by, and one Sunday Saunders, sure enough, put his hand up. The wife was asleep again. He winked at her, and he told Saunders that if she fell asleep again he might call attention to her by holding up his hand. Then he proceeded with his sermon."

"When I got ye for a wife I got no beauty; yer friends ken I got no siller; now, if I dinna get ye's grace, I shall have a pair bargain indeed."—Kansas City Journal.

Don't Talk Too Much.

Too much talk, as you know, is bound to be unprofitable, for things are said which would better be left unsaid, and somebody's feelings are sure to be wounded. Besides, there is a physical something in the life of the individual. "You have often heard of persons talking themselves to death," said a physician. "And no doubt you have come to look upon the saying as a grimly-humorous comment on a very notable weakness in mankind. energy than you would think to carry on an ordinary conversation. But you never think of the physical strain of talking except in connection with public addresses, in connection with the efforts of preachers, lawyers, lecturers and statesmen. In a less degree we will find the person engaged in ordinary conversation undergoing exactly the same strain. I have in mind the recent instance of a man, a fine, robust, vigorous fellow, who, under less trying conditions would have lived many years longer, but who died because of the result of too much talking. He had a great amount of work to do, and he was talking himself to death." said a physician. "And no doubt you have come to look upon the saying as a grimly-humorous comment on a very notable weakness in mankind. energy than you would think to carry on an ordinary conversation. But you never think of the physical strain of talking except in connection with public addresses, in connection with the efforts of preachers, lawyers, lecturers and statesmen. In a less degree we will find the person engaged in ordinary conversation undergoing exactly the same strain. I have in mind the recent instance of a man, a fine, robust, vigorous fellow, who, under less trying conditions would have lived many years longer, but who died because of the result of too much talking. He had a great amount of work to do, and he was talking himself to death." said a physician. 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