'OUR CREDIT AS A NATION DEMANDS WE SHOULD PAY' LLOYD GEORGE THUS SUMS UP DEBTS SITUATION

"If We Had Gone on Borrowing Instead of Paying Our Way—We Also Might Have Fostered an Artificial Prosperity and the Cost of Living Would Have Been Double.

"SETTLING OF ACCOUNTS IS UNPLEASANT"

(Mr. Lloyd George's article on the British debt plan was cabled from Spain before the British acceptance of the funding scheme was announced.)

By DAVID LLOYD GEORGE.

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Algeciras (via London), Feb. 3.—The negotiations for the repayment of the British debt to the United States have for the moment terminated without a conclusion being reached. The British mission has returned to report to the cabinet on points of difference. I have no doubt in my mind that, as a result of the deliberations that follow, an agreement will be reached.

It is eminently desirable that an arrangement should be effected. From such reports as have appeared in the press, it is satisfactory to note that the differences are by no means insurmountable.

I express no opinion as to the merits of the proposals or counter-proposals submitted during the Washington conversations. To neither has official publicity been accorded, and even if full and accurate details had been published, discussion at this stage can only embarrass the negotiators. Where both parties are anxious to come to terms and both parties are reasonable, an agreement is only a question of patience.

The American government have not insisted upon the stern letter of the bond, but have displayed a spirit of accommodation and concession which is highly gratifying to those who are anxious to maintain the spirit of friendship, of good will and confidence between the two greatest free communities of the earth.

On the other hand it is clear the British government have made a genuine effort to arrive at an arrangement in their decision to take all necessary steps to repay the debt.

To Finance American Supplies to Allies.

The government represents the real sentiment of the nation as a whole. The British taxpayer is no doubt fully alive to the fact that this heavy debt incurred by him during the war was in the main in order to finance American supplies to our allies. We could have paid for all the supplies we required for our own use without resort to any loan from the American government. Nevertheless, the money was advanced by the lender on our credit and our signature.

Our credit as a nation, therefore, demands that we should pay. Whether we can collect enough money from our own debtors to meet this charge becomes increasingly doubtful as it is becoming more increasingly needful.

Britain is alone in thinking she is under any moral obligation to pay external liabilities incurred for the effective prosecution of the war. The attitude of the late and present government is identical in this respect.

Why have the British public taken a different view of their national obligations towards external war debts from that adopted by other allies? In giving the answer I do not wish to dwell on the obvious ethical considerations which you must weigh whenever you consider whether you will carry out an engagement which you have entered into with another who has already performed his part of the engagement on the strength of your promise.

These ought to be conclusive, but to urge them might be deemed an unworthy reflection on the honor of those who take a different view of their national duty.

No Desire To Censure.

I have no desire to offer censure or criticism upon their decision. They no doubt have their reasons for the course they are adopting. We have certainly overwhelming reasons for the policy which the British government are now pursuing.

The settling up of accounts is always an unpleasant business, especially amongst friends. Strangers expect it, and prepare for it—and there is no resentment when the bill arrives. But a man hates reminding his friend at the end of business, in which both have been engaged in warm amity, that there is "a little balance" to be paid up.

He has been expecting his friend to mention the matter to him, so he puts off introducing the unpleasant topic from year to year. But the friend disappoints his expectations. Not a hint comes from that quarter of any realization that there is anything due. It soon looks as if it had been forgotten altogether.

The friend is most insistent on collecting business accounts due to himself. He is angry at all delays in the payment of his own bills, but his conscience is blind on the side of the debts he himself owes.

It is not an uncommon experience, and we are suffering from it today. The war left us a creditor nation to the extent of over 2,000 million pounds, and a debtor nation to the extent of about half that amount. We readily accepted an invitation from our creditor to discuss repayment of the debt we owe. Our debtors displayed an invincible reluctance to enter a similar discussion with us.

Britain's Bond Is Sacred.

That ought not to influence our action. Britain is the greatest of all international traders, and her credit rests on the reputation she well earned—that her bond is a sacred trust which her people always honor and redeem without counting the cost in toil and treasure.

I remember when war broke out the panic which seized bankers and brokers as they contemplated the obligations incurred by British firms, with their support, to finance world trade. These liabilities ran into a hundred millions sterling, and the only security for repayment was represented by a bundle of flimsy paper crisscrossed with the signatures of men, most of whom no British banker had ever seen, many of them dwelling in countries with whom we were actually at war.

There was one signature, however, on each paper which was known to the bankers and carried with it the good name of Britain throughout the world, and it was that of some well-known British firm.

Traders in far distant lands parted with their produce on the credit of that signature and of the country with which it was associated.

It is true that the government had no responsibility for any of these transactions, but the honor of Britain was involved in seeing that foreign merchants should not suffer ruin because they put their trust in British commercial integrity. For that reason the British government of the day shouldered the burden and took all the risk, and although it meant a liability between four hundred and five hundred million sterling not a voice was raised in protest.

Saved British Pride.

The action then taken, though quite unprecedented, was not only honorable. It was true. It saved British pride from reproach—it also saved British credit from a blow from which it would not recover for a generation. During that generation this lucrative business would have passed into other hands.

As soon as the war was over the people of Britain, with an instinctive impulse that required no persuasion to stimulate its activity, set about the task of restoring war-battered credit.

The government, bankers, merchants, brokers, manufacturers and workers of all kinds were of one mind. Borrowing must come to an end. Britain must pay her way—whatever the sacrifices.

Expenditure was ruthlessly cut down. The army and navy were reduced below pre-war dimensions. Other services were curtailed. Heavy taxation was imposed. . . taxation such as no other country bears. The budget at home must balance. Debts to other countries must be paid off.

Already large sums have been paid abroad. It required courage and constancy to pursue such a policy, but the endurance of the nation was beyond praise. It is now calmly facing liquidation of this heavy debt to the United States. But no party has yet arisen, or is likely to arise, to demand that the hand of the negotiators should be arrested. Britain means to pay the last of her debts without murmur.

We are already reaping some of the reward. The purchasing value of our currency already has risen under its burdens and as a consequence the cost of living has fallen steadily while other countries who pursued a different policy find the cost of living for their people ascending month by month.

Taunted by French.

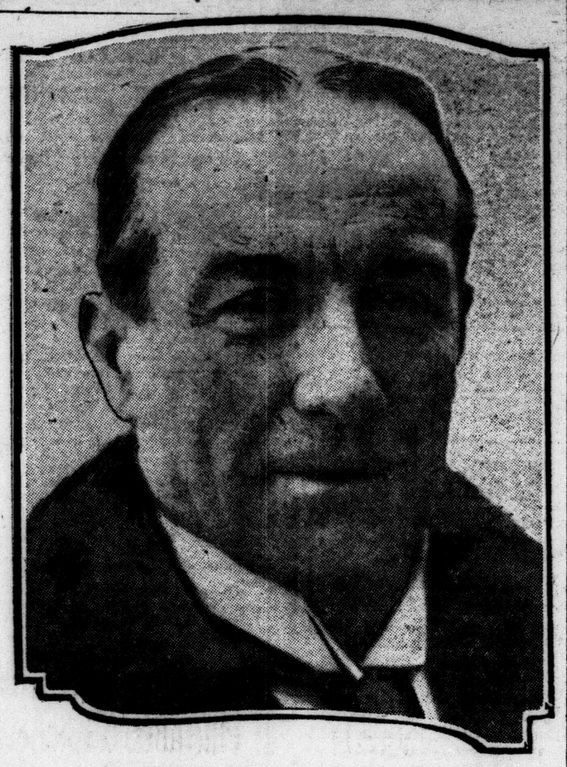
A short time ago we were taunted in the French chamber of deputies by the president of the council that our unsound financial policy had been responsible for our unemployment. It is true that if we had gone on borrowing instead of paying our way—if we had defied our foreign creditors instead of paying them—we also, like many other European countries, might have fostered an artificial prosperity by means of discredited currency.

But British credit would have rapidly disappeared beyond recovery and British trade would soon have followed. Meanwhile the cost of living in Great Britain would have been double what it is today.

We therefore dismissed that policy from our minds without paying it the tribute of discussion. Trust is the only soil in which credit flourishes. Had that trust been forfeited British buyers, and consequently British consumers would today have been paying more for their wheat, their meat, their cotton and their wool.

I hazard no opinion as to the percentage at which the terms of repayment to the United States will ultimately be fixed. But whatever the figure the burden will be infinitely less than that of the indirect burden involved in large purchases with a discredited currency.

The government is therefore right in arranging with the American treasury without loss of time for the liquidation of a debt incurred by this country. Why it was incurred, the circumstances in which it was entered into, the purposes for which the money was advanced are all matters which the American government might well consider in arranging the terms of repayment. That is, however, their privilege. Ours is to honor our signature.



BEHIND THE BRITISH DEBT PAYMENT.

This agreeable-looking gentleman is Stanley Baldwin, chancellor of the exchequer for Great Britain, and the big figure today in Britain's decision to accept the American debt funding plan. Lloyd George, interviewed today, declared that the terms were hard and that he was frankly disappointed. In his article, however, he insists that British credit demands that the debt be paid.

Commends Great Britain For Settling Her Debts

"The American government have not insisted upon the stern letter of the bond, but have displayed a spirit of accommodation and concession which is highly gratifying to those who are anxious to maintain the spirit of friendship, of good will and confidence between the two greatest free communities of the earth."

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Disappointed Over Debt Settlement

Associated Press Despatch.

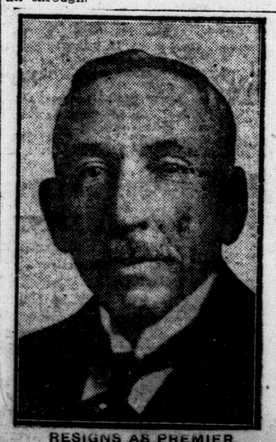
Plymouth, Feb. 3.—David Lloyd George, the former British prime minister, returning today after his vacation in Spain, said he felt that the United States debt settlement terms were hard, and that he was "frankly disappointed."

"England is able to pay," Mr. Lloyd George said, "but it is a heavy burden. I do not think it will benefit America, as it must diminish their markets in the world, whether here or elsewhere.

"The United States made the best terms for their own country. It is not for me to complain or criticize, but I feel that the terms are hard, and I am frankly disappointed. I still think that the proposals of the Balfour note are sound."

UNIVERSITY OF MONTREAL LOSE TO FAST QUEENS SIX

Kingston, Feb. 2.—Queen's defeated University of Montreal by a score of 10 to 0 in a rather loose game here tonight. The Queens superiority was evident from the start, though Montreal tried hard, and in Desbiens showed the best player on the ice. His checking and stick-handling was marvelous. Queens worked hard from the start, and in the third period were without Quinn, the star goalie, and Smith, their defence man. Montreal were without Lapointe and Lammare, but never gave up. The game was remarkably clean all through.



RESIGNS AS PREMIER.

W. M. Hughes, who has resigned the prime ministry of Australia.

SCOTCH HUNGER HIKERS START LONG TRIP NORTH

Weary Wayfarers Plead With Motorists to Give Them Aid.

Associated Press Despatch.

London, Feb. 3.—The hunger hikers from Clydeside, who descended upon London several weeks ago seeking aid from the government, continued to trickle back northwards. A wealthy compassionate Scotsman has provided rail fares for a certain number, but is unable to deal with further applications.

The common experience of English motorists attending the Glasgow motor show this week was to be piteously waylaid on the road by an odd man or two begging a lift, if only for a few miles. They were rarely refused. The men bitterly confessed the futility of their enterprise.

Other hikers are making their way back together with something of their old cohesion and all of their truculence. One party at Rugby, being refused jam by the poor law authorities, broke into a storeroom and captured a number of jam pots. They returned the empty pots before going on.

HULL COLLECTS FINES.

Canadian Press Despatch.

Ottawa, Feb. 3.—A total of $75,668 was collected in fines in the district of Hull during 1922, according to the annual report for the district. Of that amount $66,415 was derived from fines imposed for infraction of Quebec laws.

EDUCATION BENEFITS STRESSED BY TRUSTEES

Progressive Countries View Teaching From Standpoint of Investment.

MIDDLESEX SCHOOLS

Representatives Commence Session at Normal School Last Evening.

The Middlesex School Trustees' Association held their first evening session last night in the Normal School. Dr. F. G. Waide, president of the association, was in the chair.

In his opening address, the chairman spoke at length on the economic conditions that prevail in the rural districts.

"Every day," he said, "food is becoming scarcer; every day the great cities are becoming greater, and every day the rural communities are becoming smaller. There is a want of balance between the city and the country. The standards of living in these two areas are far too unequal, and we must find some means of bringing about a more just distribution of the rewards of toil and the long hours of labor. In the schools you must begin this new start with the young life, and train it so that when maturity is reached this country may have men and women who are in every way equipped to carry on the work of the country and to maintain the high standard of rural life that has ever been the backbone of every great and successful nation.

"The present system of education," he continued, "is far too narrow and short-visioned. What we need is another form of teaching children so that they shall grow up with an outlook broader than the mere profession and life in which they are going to live—some training that will give us a population that will by their mental and moral capability be able to reflect credit on the generation who are responsible for their education.

"To do this means we must see that our schools are functioning properly—that they are actually doing the work they should—and that they are earnestly trying to cope with the problems approaching in the not far distant future."

In a short address of welcome, A. N. Udy, chairman of the London board of education, expressed his pleasure at the presence of the trustees in London, and said he hoped their tour of the city schools in the afternoon had been both interesting and profitable.

W. M. Morris, secretary of the association, in an address through which he wove a thread of idealism, urged the acceptance of a more spiritual value in the matter of the education and training of young children.

Spiritual Needs.

The war, he said, taught us the folly of devoting all our energies to science, and almost entirely neglecting the moral and spiritual qualities. Germany had been in this position. For many years previous to 1914 she had been spending her time and money in the pursuit or scientific knowledge. Idealism and the things of the soul she derided. Then had come the great test, and her gross materialism had weakened, unsupported by any higher moral force than the audacity of militarism. Let us beware that we do not fall into the same error. As trustees of the coming generation of Canadians, we are responsible for the environment in which they will have to live. We are, moreover, responsible for the ability with which they are equipped to fight the battles of life both as individuals and as a nation. If we fail in this matter, if we do not give them our very best in the way of education, then will posterity have the undeniable right to lay at our doors the failure of our children.

"Take the position of world affairs today. We should apologize to the children for the terrible conditions in which they are going to have to live for the next few decades.

"We have enormous material wealth, but let us not believe this is all that is necessary to achieve greatness. Begin with the children in the schools, when they are plastic and malleable. Instil into them all the fine aspiration that is known to be the concomitant of happy and successful nationhood, and then we shall have earned the affection of posterity.

Teacher and Pupil.

"Try to get a closer tie between the teacher and the child. Try to get love that alone can imbue the little folks with the right idea into this relationship, and you will have done much to correct the mistakes present in the educational system of today."

E. W. G. Quantz, supervisor of music in the London public schools, briefly outlined the methods by which music is introduced, claiming that music was one of the most valuable of all items on the curriculum, as it had an all-round effect for good—physically, mentally, and from the aesthetic side. There was just one criticism to make, and that was that music is being taught by the Tonic-Sol-Fa system, a form of notation quite out of date, and that was accordingly a waste of time.

Makes Teaching Difficult.

Another objection was the fact that so many rural schools were small and too far apart, all of which made the teaching of music difficult. He hoped, however, that changing conditions would improve all this, and that in time music would come into its own in the training of children.

The last speaker of the evening was Dr. A. E. Marty of Toronto, who, carrying on the theme that had inspired all the other speakers, pointed to the fact that both Germany and Japan had by means of a thorough and up-to-date system of education succeeded in changing in the short space of a few years their national outlook and standing in the world.

They treated education from the point of view of an investment. All about one saw rich men and presumably wise men investing their money in whatever their experience taught them was likely to be a successful venture. Why was it, therefore, that taxpayers in this country were so adverse to investing in such a thing as education?

The chief reason was that they did not really understand the nature of education or the great issues that hang in the balance for the children of the future.

We have Denmark, Switzerland and Scotland, countries that have had an unusually high standard of education, and all busy and progressive; while, on the other hand, there are countries like Spain, Mexico and Turkey where education has been a bugbear and a nuisance.

Monetary Profit.

Apart from the spiritual and moral benefits that resulted from right training of the children of any nation, there was a very real profit in dollars and cents no one could afford to overlook. This is, above all things, a specialized age. Every year it tends to become more so; competition ever grows, and the demand of the coming generation is for knowledge and more knowledge, mentally and morally.

In Ontario there are 800 schools with from 5 to 9 pupils, 1,100 schools with 9 to 14 pupils, and more than 5,000 schools with only one teacher.

This was a matter of geography, and was inherent in a province of this size, but there was a great need for more intelligent and more Christian education; for a greater devotion to the question of the responsibility; and she appealed to the people of the province to look at the education problem with the farseeing eyes of men and women who wanted this country to be the happiest home of the Anglo-Saxon race.

Wood and Gold Shrine Is Removed From Tomb

Tourists and Native and Foreign Students Arrive at Luxor to Inspect Excavations at Tomb of Pharaoh of Nile Valley.

By ARTHUR WEIGALL.
Special Cable to The Advertiser.

Luxor, Egypt, Feb. 3.—Several parties of native and foreign students are beginning to arrive at Luxor to make a first-hand study of these recently unfolded pages of antiquity. There were two eager groups of them, along with a large crowd of tourist visitors here this morning, watching the removal of a number of interesting objects from Tut-Ankh-Amen's tomb. There was a wooden shrine, about two feet high, covered with gold foil, on which some charming little scenes of ancient life had been exquisitely worked, but these have not yet been closely studied. The shrine had two swining doors fastening with a little bronze bolt, and in general the shape is like the shrines of the gods seen in the temples, as, for example, the shrine of Horus at Edfu. There was also removed a beautiful Ushabti statue, a figure of the king, made in wood inlaid with gold. It is in the style of art of the time of Akhnaton, and is assuredly one of the most beautiful Ushabtis ever found.

A small wooden stool inlaid with ivory was next brought up, and two wooden head-rests, on which the ancient Egyptians supported their necks when sleeping, as do certain modern peoples. Then there was one of the remaining chariot wheels and a bow-shaped yoke, of the chariot, which went across the necks of the horses. Bits were used in the horses' mouths, and they were driven with reins very much as we manage today. Some of the royal linen was also brought up, but one could not see if these were actual robes.

Finally a few sweepings from the floor of the tomb were carefully removed, in case any stray beads or fragments of jewelry had been overlooked, and among these little heaps of dust were a number of grains of seed, remains of what must have been baskets full of various grain, most of which has already been removed. People often ask whether ancient grain of this kind still has life in it, and can be grown. The answer is in the negative, and stories of this kind, that one hears, are due to modern grain, found in the open tombs, being mistaken for the ancient.

A strong gale of wind made the valley somewhat unpleasant this morning, and out of the sun the air was chilly. Excavators are now taking their time, and it will be still some days before the inner chamber is opened.

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FATHER AND SON WEEK CREATES ENTHUSIASM

Interesting Program for Week of Feb. 12-17 Has Been Arranged.

The annual "father and son" week, as promoted by the National Boys' Work Board of the C. S. E. T. program, will be on in another week. London fathers and sons have rallied loyally to the celebration of this week.

The days as suggested by the local boys' work board are as follows:

Monday—Evening at home together.

Tuesday—"Tell your boy" day.

Wednesday—"School Day"—call up his teacher or visit his school.

Thursday—Factory boys' day, talk on vocational guidance.

Friday—Banquet Day.

Saturday—Recreation day, athletic meet at the Y. M. C. A.

Sunday—In church.

From experience the board knows that all fathers are interested in their boys, but very few take the time to follow the boy into his activities which keep him away from home.

Father and son week will be a busy one for the churches of the city, the majority of whom will be putting on a special supper and church service.

The Y. M. C. A. will hold two banquets and an athletic meet for the fathers and sons. Taylor Statten, the national boys' secretary, has been secured to speak at the "Y." on Friday night.

"MISS MONTREAL" CHOSEN FOR DOMINION CONTEST

Canadian Press Despatch.

Montreal, Feb. 3.—Mlle. Gabriel Rivert is the "Miss Montreal" who will represent this city in the contest to determine which of eight ladies from different parts of the Dominion will be known as "Miss Canada."

The decision, which was unanimous, was signed by each of the five judges of the contest.

The winner is the nominee of La Presse Publishing Company, and is the daughter of Dr. A. N. Rivert, a practicing physician of this city. After the announcement of the result, Miss Rivert said: "Oh! I am so surprised! Is it not so nice of the judges?"

FIGHT PROMOTERS' BOND OF $25,000 IS REFUNDED

New York, Feb. 2.—The $25,000 bond which George L. (Tex) Rickard, the fight promoter, had furnished for his appearance to answer charges of improper relations with little girls was refunded Friday. Rickard's counsel is expected to move now for dismissal of the three indictments, and thus formally clear the promoter's name.

URGES WOMEN ENTER POLITICS OF DOMINION

Dr. Gray Declares Intuition Will Have Corrective Effect on Laws.

MUST KNOW TRUTH

Speaker States All Should Have Knowledge How New Life Is Produced.

When The Advertiser asked one of those present at Dr. Gray's address at the Y. M. C. A. last night how he liked the doctor's talks, this was his reply:

"I heard his lecture at the university this morning, and that is why I am here tonight. Yes, sir, he told us some things worth while, and this lecture tonight was the best I ever heard on that subject."

Dr. Herbert A. Gray, padre in the Great War, and a prominent Scotch leader of the British Student Christian Movement, on approaching his subject, "The Relation of Men and Women," asked his audience to spell out God's meaning of sex, and to think of it as one surrounded with a divine spirit.

"We must all know the truth," he declared, "and no man or woman is equipped for life if they have not the knowledge of how new life is produced. This knowledge should come from the same lips that taught us about God. Since ignorance has brought about so many sad experiences, it is the duty of all graced with the privilege of parentage to give the simple, wholesome truth to their children."

"It is a social fact," he contended, "that there is a general attraction of one sex for another. This is good and natural. Companionship should not be restricted and confined to play, but in the walks of life men and women should always act as a supplement and complement to each other. I hail the advent of women into government, for there is nothing to choose from the sex in the matter of efficiency. From the quick power of intuition of women's minds as a corrective, better laws will result. Along this line the students of universities where there is co-education have a special call and great chance to set up conventions that shall blaze a trail to a better world."

Divine Love.

Continuing, he said: "The experience of being in love that leads to marriage is the supreme fact. When a man and woman discover each other, life, latent idealism and creative self-expression are quickened, and it is a literal truth that they have a spiritual experience that draws them nearer to their Maker. True love, which is the love of body, mind, heart and spirit, is divine love. Divine love is creative, bringing the ultimate physical intimacy that results in new life. The new life means more providing, necessitating hard work, but hard work brings us our best experiences. I have no pity for those who work hard for their families, but I have for those who make the tragic mistake of evading and avoiding the purpose of marriage.

"The most cynical and mischievous lie ever perpetrated is the false suggestion that love dies out a year or two after marriage. True love lasts with life itself, growing stronger, not weaker, as the years go by, and all down the afternoon hours of life its golden glow grows warmer. This not an idealized picture, for it is realized by thousands in all ranks of life.

Many Unhapy.

"The big noise in the divorce courts is made by the unhappy few. Many of these unhappy marriages are caused by the fact that woman sometimes, and man often, come to the altar previously spoiled. If you desire success, practice Puritan severity. Christ, wanting to conserve for us the things that are the very best in life, set up his standard of absolute chastity. This is not an easy standard to live up to, and many men have not the strength in themselves. Women often make the struggle harder by allowing a familiarity which to them may mean nothing. They should show their best selves, sweet and clean, and extend the chivalry among all women to a chivalry from all women to all men."

Dr. Gray concluded: "We all make mistakes, and when we marry we all marry sinners, there being no angels available. The grace of God can keep us from many mistakes, but the most wonderful and encouraging part is that his grace can restore. In Christ all things become new to anyone who goes to him humbly for cleansing and purification."

LOCAL BIBLE SOCIETY TO HEAR CANON CODY

Noted Theologian Will Address Western Ontario Body at Cathedral.

Canon Cody, who is advertised to speak at the meeting of the Western Ontario Bible Society in St. Paul's Cathedral on Feb. 6, needs no introduction to a London audience. It may, however, be of interest to recall that on the last occasion on which the Rev. Canon Cody appeared on the society's platform at its annual meeting, was about twelve years ago in the auditorium of the Y. M. C. A.

The meeting this year will be held in the cathedral.

On the previous occasion, the organization of the meeting was somewhat upset by the fact that a number of the students of Huron College, who were acting as ushers, were called away before they had completed their work, to assist in rescuing their property at Huron College, which had caught fire.

ROYAL CADET HOCKEY TEAM RECEIVE COURTESY IN U. S.

Canadian Press Despatch.

Kingston, Feb. 2.—Arrangements were completed at Washington, D. C., on Thursday afternoon for the hockey players of the Royal Military College of Canada to enter the United States in uniform, the war department at the United States capital issued instructions that every courtesy was to be extended to the Canadian gentlemen cadets who are to play hockey at Westpoint, N. Y., on Saturday. The team left here at noon today, via Montreal.

INJURED IN STREET CAR.

Special to The Advertiser

Brantford, Feb. 3.—Mr. T. S. Wade has been confined to the house for some days, owing to a mishap. A street car which he had just entered started up suddenly, and he was thrown heavily to the floor, sustaining a badly-sprained ankle.