

The Toronto World

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FRIDAY MORNING, SEPT. 5.

PAPER MONEY SHOULD BE THE FUNCTION OF THE STATE

WASHINGTON, Sept. 2.—Interpreting the handwriting on the wall, James B. Forgan of Chicago, and Sol Wexler of New Orleans, two representative bankers, standing before the time widely apart, today, before the senate committee on banking and currency, admitted the soundness of the proposition that in any new banking system, the government must have control.

Both men named, while admitting that government control was bound to come and would be accepted by the banking interests, urged that those interests be given a minority representation on the federal reserve board.

They argued for a central reserve bank instead of the twelve regional reserve banks proposed.

Their belief that regional reserve banks might discriminate against some particular locality. On this, Chairman Owen drove them into a corner, for Messrs. Forgan and Wexler were forced to admit that there was danger of that in the regional reserve plan, there would be quite as much, if not more, danger in one great central organization.

Mr. Forgan is the oracle from the United States put up by the Canadian bankers at Ottawa when the Bank Act was undertaken last session. He was against an all-Canada currency.

He was against a reference or control of banking in the hands of the public. His most pronounced declaration was that there was no plan that he knew of that Canada as a nation could adopt that would increase the currency, that would help to avoid money stringency, or would help to ease off the rates of interest. He is finding it all out in Washington now.

He is willing to submit to a referendum on the issue of banking, to the creation of twelve great regional banks that will be able to let out (on good security, of course) national notes to the local or other banks sufficient for the requirements of business; and he will have to submit to the doctrine that the function of putting out notes is and ought to be in the state or state bank and not in banking corporations; that the state (and only the state) should issue the paper currency.

Just as it issues the metal currency—that all money should bear, as The World put it the other day, the King's head.

The banking committee at Washington is proving to be a very different thing from the servile performance at Ottawa, described as follows by a journalistic eye-witness:

E. W. Nesbitt, M.P. for North Oxford, finally became so weary of Dundas' address that he called upon the chairman to limit Mr. Maclean's course of instruction to the voluntary witness, Mr. Forgan, from the United States. He announced with considerable emphasis that he wasn't going to sit there all day just to hear the member for South York talk. His protest was endorsed by most of the members.

The people of Canada are beginning to get a little light as to how much interest the Canadian House of Commons took in the supreme question of the part the nation should play as such in the matter of banking and currency. The one poor devil of an M.P. who brought it up was regarded as a freak! There are a good many of that kind of freak at Washington these days, and that is the hopeful sign for Canada.

INDEPENDENT SUPPORT.
Probably nothing will commend Mr. Henry more to the voters of East York than his minority statement that his independent judgment was worth nothing to the constituency he was not fit to represent it. An automatic machine can be made to register a vote quite as effectively as a spineless member. It is not merely votes that Sir James Whitney needs in the legislature but intelligence that can give a reason for voting or suggest a better plan to follow when a vote is not to be regarded as a panacea.

There is a great deal in what the opposition candidates and the opposition press in Ontario say about the need of independent opinion in the legislature in Queen's Park. In the very nature of things the independent men are usually the more intelligent men, and it is creditable to East York that Mr. Henry has not found his independence detrimental to his candidature.

Voters will probably consider the relative independence of Mr. Henry and Mr. Chamberlain, and the value of that independence in the value of its water supply and four years later took over the coal gas manufacture.

Liberal is a source of weakness rather than strength to the party led by Mr. Rowell. What Mr. Rowell wants is certainly not servility, but it must just as certainly be a subordination to party interests that will ignore everything else. Unfortunately Mr. Rowell has not shown that complete independence which would justify the subordination of his followers. But insubordination in such a party as the Rowell group in the legislature means ruin. Mr. Rowell must shake himself free from the influences to which he is himself still in thrall before he can attract a really influential or effective following.

On the government side Sir James is strong enough to tolerate a considerable amount of level-headed independence. It is independence of thought and suggestion that he needs above everything, since independence of action he has no need to fear.

Wise counsel from the inside will probably have more weight than the marvelous oracles from outside. Mr. Chamberlain may be an oracle, but his neighbors know Mr. Henry to be a level-headed, sensible man, and they are likely to give him a chance to tell Sir James some of the things that Sir James will listen to more complacently from a friend than from an opponent.

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THE HOME BANK OF CANADA

A deposit of one dollar is sufficient to open a savings account with the Home Bank. There are many hundreds of prosperous savings accounts in the Home Bank that started from an original deposit of one dollar. Full compound interest allowed.

HEAD OFFICE AND BRANCHES IN TORONTO
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COR. QUEEN EAST AND ONTARIO
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But in 1922 electricity was an unknown quantity, and certainly the city fathers who built the first station, without either railway or water condensing facilities, with a total horse-power of 500, and individual units of plant of 80 horse-power, then considered adequate for the demand, had little conception of what would happen within the compass of their own expectation of life. During the first year of the undertaking the capital expenditure was \$480,000, now it totals \$12,600,000 gross, and net, as at May 31, 1913, \$9,590,000.

For the year 1912-13 the gross revenue of the Glasgow electric undertaking amounted to \$1,720,000 and the working expenses to \$850,000, showing a gross profit of \$870,000. After meeting interest on loan capital and other statutory requirements, there remained a balance of \$289,000, from which \$250,000 was transferred to a depreciation account, leaving a surplus of \$27,000 to be placed at credit to the reserve funds now totalling \$300,000. The new scale of charges sanctioned for the current year again contained various concessions to consumers. In 1922 the price per unit charged was 14 cents. Since then, the price has uniformly fallen year by year, until in 1912 the average price was slightly under 2-3-10 cents per unit. Over 150 different trades are supplied from the city plant and the use of electric power has greatly improved atmospheric conditions.

Talking about bands, there are very few bands display a more mellow purer tone than the Silver Band of the Salvation Army. Those who heard it play Mendelssohn's "Consolation" in March, march time yesterday must have been struck with the singular sweetness of the brass.

THE LONG SAULT DAM.
The determined attempt to get control of the water power of the rapids on the St. Lawrence near Cornwall is one of the most daring and audacious schemes of shambles greed that have been shown in Canada.

The perfidy and rapacity are only identified by the future element that has been revealed, here and there, in its train.

It is an old and familiar tale that is being told of men that can be depended on. One almost trembles at the thought of the power that could be brought to bear on the members of a commission who are entrusted with such a charge.

Public opinion is their and our ultimate ally. It is against the protection of the public which are so radically developed in connection with the management of the Niagara Falls and the Cornwall dam will bear watching.

The movements of men who are prone to "developments" should never be out of our sight—such enterprises as the drainage of the Niagara, the commercializing of Niagara Falls and the Cornwall dam will bear watching.

Who wrote: "I mistrust the Greeks, even when they bring gifts." Electric power should be bought at too great a price.

STATUTE LABOR IS TO BE ABOLISHED
Brantford Township Finds Working of System to Be Unsatisfactory.

BRANTFORD, Sept. 3.—(Special).—The prospects are that there will be no more statute labor in the Township of Brantford. At the present time there are portions that have been commuted but the remainder has been under statute labor. The work has not been satisfactory, and yesterday afternoon the councilors decided that the conditions were such that they would be forced to commute it and place the entire township roads and local improvement work also under a competent supervisor.

The trouble has been that the farmlands have been too busy to leave farm work to attend to the roads which are in bad condition. No definite action was taken until yesterday when it was decided that all statute labor in the township will be commuted.

TORONTO DIRECTORS WILL INSPECT LINES
Messrs. Matthews and Osler to Accompany Shaughnessy on Annual Tour.

W. D. Matthews and E. B. Osler, as directors of the C.P.R., left the Toronto Union Station last night in an official car on the Sudbury train, to accompany Mr. J. H. Shaughnessy, the president of the road, who is making his annual trip of inspection of the Canadian Pacific Railway system.

CANADIAN APPLES FOR AUSTRALIA.
VANCOUVER, B.C., Sept. 3.—(Can. Press).—The Canadian-Australian liner Niagara, Captain H. A. Morriby, which sailed this afternoon for Auckland and Sydney, took out a shipment of 22,000 boxes of apples for Australia. Lady Denman, wife of the governor-general of Australia, was among the passengers.

GLASGOW'S ELECTRIC SERVICE.
In 1922, twenty-one years ago, the Glasgow City Council undertook the public supply of electricity. This was not the first municipal enterprise, for in 1905 the commercial capital of Scotland had taken responsibility for its water supply and four years later took over the coal gas manufacture.

DUKE OF SUTHERLAND'S ESTATE.
LONDON, Sept. 4.—(Can. Press).—The Duke of Sutherland, who, in the last few years became an extensive landholder in Canada, left an estate here, probated at £1,200,000 sterling.

At Osgoode Hall

Master's Chambers.
Before G. S. Holmstedt, K.C., Registrar.

Denison v. Gillett Co.—G. Waldron, for plaintiff, obtained order for contempt writ of summons for service on defendant Bauman in Chicago. Appearance limited to fifteen days time.

Henderson v. Church—H. H. Collier, K.C. for defendant, obtained order dismissing action with costs and vacating certificate of his pendens.

Slavert v. McMillan (two actions)—M. L. Gordon, for plaintiff, moved for orders for payment over by garnishees. Trial set for election by defendant. Stands to be made on judgment before.

Feather v. Jackson—Rumball, for plaintiff, obtained order on consent dismissing action without costs.

Holland v. Pope—W. W. Vickers, for plaintiff, moved for judgment under C. R. St. J. M. Ferguson for defendant. Motion refused. Plaintiff to have leave to file statement of defence. Plaintiff to be at liberty to give notice of trial within five days after cause at issue. Costs in cause.

Snider v. Carlton—W. J. Elliott, for Central Trust Co., moved for order consolidating this action with Central Trust Co. v. Snider. Order made that for defendants. Order made as to plaintiffs with Snider and that statement of claim be amended so as to up claim for election by defendant. Carlton. Central Trust v. Snider stayed and costs of that action reserved to trial judge. Costs of this motion in the cause. Canadian executor to have conduct of action.

Antiseptic Bedding Co. v. Gurofsky.—A. Moss, for defendant, moved for order amending order for commission and enlarging time for return. W. Froese, for plaintiff, appeared. Order made. Time for return extended to Oct. 1. Costs in cause.

Cunningham—G. H. Shaver, moved for order against money in court for costs of the firm. Notice of application, directed to be given to the firm. Costs in cause.

Woolsey v. Humphries—C. A. Moss, for defendant, moved for discharge of order allowing service of writ of jurisdiction. A. Macdonald, K.C., for plaintiff. Stands till Sept. 8.

McNulty v. McNulty—W. A. Munro, for plaintiff, obtained order allowing substitutional service of writ of summons on defendant Samuel McWhinney by serving a copy on grown-up person at defendant's house. Costs in cause.

Judge's Chambers.
Before Leitch, J.
Re Campbellford, L. O. & W. Railway Co. and Strachan—C. W. Livingston, for railway company, moved for warrant for immediate possession. H. M. Mowat, K.C., for Strachan, asked enlargement. Enlargement was granted without prejudice to owner's rights.

Re Susan Thompson—F. W. Harcourt, K.C., for infant, obtained order allowing payment of legacy of \$500 into court to credit of infant.

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—the life of a wooden tub or pail.

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WHITE GLOVES FOR THE BAKER'S MAN

Dr. Hastings Issues Order for Protection of Citizens Depending on Bread Delivery.

Those who deliver bread or other products of a bakery from their homes wear white laundried cotton or linen gloves to the latest order of Dr. Hastings, M.O.H. He declares that "the human hand is a common source of the spreading of the germs of communicable disease." Plated tongs may be used for handling bread and buns without gloves. When bread is wrapped in paper, the gloves are not required. This order also states that "the handling of bread or other bakery products or any other food that is not going to be cooked before being used for human consumption and the testing of butter and cheese, except with individual testers, is prohibited."

Another order by Dr. Hastings will be the strictest of companies consider the possible expense of fines in the police court. It is as follows: "Inasmuch as it is hereby ordained that the production of any unnecessary noise in our city between the hours of 10 p.m. and 7 a.m., and that the aforesaid noises are prejudicial to public health in consequence of their interfering to a greater or less degree with the necessary rest of many of our citizens, it is hereby ordained that the producing or causing of any unnecessary noise or noises between the hours of 10 p.m. and 7 a.m. in the City of Toronto is hereby prohibited."

"Any person violating this ordinance shall on conviction be subject to the penalties of the Public Health Act."

SWITCH PLAN IS DROPPED BY G. T. R.

After Years of Uncertainty, Holmedale, Brantford Suburb, is Finally Denied Connection.

BRANTFORD, Sept. 3.—(Special).—The Grand Trunk Railway has decided not to construct the Holmedale switch. For three years announcements have been made from time to time that the company was about to begin work. An agreement was made in 1910, giving the company until this year to make good. The agreement was the result of a demand from Holmedale for railway facilities. This demand is being rapidly met by the construction of the Lake Erie and Northern Railway. Until the success of the latter enterprise was assured, the Grand Trunk did not abandon its project, going so far as to acquire certain portions of the right of way. Now the company wants to rent said right of way to private parties, and has announced that the switch project is temporarily abandoned.

The advantages of the new line were that it would shorten the distance between Brantford and points south, give one central depot on Market street, eliminate level crossings and give Holmedale connection.

OTTAWA UNIVERSITY OVERCROWDED.

OTTAWA, Sept. 4.—(Special).—Hundreds of students, many from Eastern and Western Ontario registered at Ottawa University. For the first time in its seventy years' history, as evidence of Canadian prosperity, the rector, Rev. Dr. Rol, expects the university will have a waiting list.

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JOHN DAI A Pu of clas Sui Clo NOTE—unpacked call frequ season g novellies, brought.

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Visit and ci not fail week's The Fair, a this se picture various life.

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The again e magazi frontis girls, and stural e this se colors, school and c sugges The not b pages science some eludin "Will pike" writer by Rv are the ne esting ones. tains "Nell" In ller e by "Labo The funny "Jim Child "Hap For newst trains

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