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LONDON, TUESDAY, NOV. 16.

# SIR WILFRID ON THE NAVY.

Sir Wilfrid Laurier dealt briefly but trenchantly with the naval question yesterday. If his enemies in Quebec attempt to raise the Nationalist flag and play on the race feelings of his compatriots, Sir Wilfrid will accept the challenge in the name of a sane Imperialism. This meaning may safely be taken from his address. He ascribed no such motives to Mr. Monk, but censured him for discussing the matter from a purely Canadian standpoint. "If we have duties to perform as Canadians we have also duties to perform as British subjects," he said. "If we have rights and privileges and responsibilities as Canadians, we have also rights and privileges and responsibilities as British subjects." Mr. Monk had ignored altogether this aspect of the question. The position of Mr. Monk he aptly characterized as the "stand-pat" attitude. It is a policy of doing nothing.

The alternative of a money contribution to the mother country, Sir Wilfrid points out, has been frankly discarded by Australia in favor of the Canadian plan of a local fleet, co-operating with the Imperial navy. Such a plan meets local aspirations and Imperial needs. It does not imply that Canada will be drawn into the vortex of European militarism, as Mr. Monk professes to fear. It is the only method which leaves our autonomous powers untouched. A Canadian navy would not go to war unless the Parliament of Canada chose to send it there. As for the expense, Sir Wilfrid properly argues that it is an inevitable burden of growing nationhood as railways and schools.

The naval question is not yet before the House of Commons for action. There are sharp differences of opinion, and where these are honest, it is well they should find expression, even if they cut across party lines.

# FIRE INSURANCE IN CANADA.

Among the clauses of the new insurance bill over which there is likely to be a pretty lively fight, when the measure comes before the Senate shortly, is that permitting foreign fire insurance companies to do business in Canada without paying license fees, making deposits at Ottawa, and giving guarantees for the protection of policyholders such as Canadian companies must do.

Clause 132 of the bill was not in the measure as originally drafted by the Finance Minister, but was inserted by the House of Commons during its progress through that assembly. It provides that "any person may insure any property in any foreign unlicensed fire insurance company or underwriters," provided within thirty days after he has so insured he notifies the Government, furnishing it in detail the particulars of the insurance, and the standing of the companies he has insured with, and sends to the Government the tax of 15 per cent upon the premiums paid, provided, however, that if the rate be more than 1 per cent, the tax is only to be 15 cents per \$100 of insurance.

This clause, it is understood, was inserted at the suggestion of certain large insurers, who claim that the rates of the licensed companies are altogether too high, and desire to do business with reputable United States companies, who make a specialty of insuring, at low rates, manufacturers protected by automatic sprinklers. Some of these companies, it is said, are even now doing business in this country.

On the other hand, the licensed companies contend that such legislation, if passed, will place them at a great disadvantage, inasmuch as the proposed tax of 15 per cent would not equalize the positions of the licensed and unlicensed companies. The licensed companies maintain, further, that the insurance law should be applied to all alike, and that if a company refuses to submit itself for examination or to make a deposit with the Government, it should not be allowed to do business in this country.

The further claim is made that the neighboring republic is the home of some insurance concerns of very doubtful standing, and that if the clause in dispute is permitted to remain in the new act the general public will be at the mercy of these. Insurers may reply that they are willing to take chances, and in any event will have no one to blame but themselves. Parliament should consider another aspect of the question: whether there should not be some public oversight and control of fire insurance rates.

which, in the opinion of many municipalities and large insurers, are regulated upon no fixed principle.

# C. P. R. LAND ENTERPRISE.

Canadian Pacific lands in Western Canada, which less than twenty years ago, were going a-begging at \$2 per acre, are now selling at a price which at that time would have been considered fabulous. According to Mr. F. T. Griffin, the Canadian Pacific Railway Company's land commissioner, the average price in Southern Alberta last year of irrigated and non-irrigated lands was \$13.50 per acre; this year it sells at \$15 per acre, and the indications are that the price will continue to advance.

The sales of Bow Valley, made by the Canadian Pacific Irrigation and Colonization Company this year, says Mr. Griffin, have surpassed expectations. Some idea as to the value of the company's operations in Western Canada may be gleaned from the fact that those who have this year acquired land from the company must ultimately invest \$20,000,000 in that district. The company is bringing into the Bow Valley the most wealthy class of settlers by reason of the fact that the land seekers who go there are purchasers, not homesteaders. It is estimated that within a few years an average of \$50,000,000 will be the annual gross returns from the farms of the Bow Valley. This estimate is based upon the fact that the 3,000,000 acres in the tract will ultimately provide farms for 20,000 families, the average annual gross returns per family or farm being about \$2,500. This enormous volume of trade will directly benefit the whole of Western Canada and indirectly the entire Dominion.

It is in the Bow Valley district that many of the new-comers from the Western States are settling. As the Chicago Record-Herald points out, these farmers who have transferred their homes to the Dominion are not driven out of the republic by want; on the contrary, they are, as a rule, well-to-do, and are attracted to Canada by cheap, even free, land in abundance, by still undeveloped resources, by vast spaces to be occupied, Canada is glad to get these immigrants, as they bring with them capital, enterprise, experience and thrift, and will do much towards building up the vast regions west of the great lakes. At the same time, it is well to bear in mind that the agricultural resources of Canada east of the great lakes are by no means fully exploited. The people of Ontario need to realize this fact more than they do.

Cholera is not in the agricultural belt of New Ontario, but it produces an amazing number of "blind pigs."

Fortunately Canada hasn't a social problem like the mother country, where money spent on battleships is money that might have been spent in curing poverty.

The horsewhipping and bomb-throwing suffragettes are postponing woman franchise. It is the fate of nearly every good cause to be discredited by the folly of extremists.

The Government of India has entered upon a new stage. The elective element has been largely increased by Lord Morley's bill. It is one of the most momentous experiments in modern times. What a lot of interesting things are going on in the British Empire!

Mr. Knowles, M. P. of Saskatchewan, a Liberal, will introduce a resolution calling for lower tariff duties. He will probably have the support of a number of western members, Liberal and Conservative. The result may be embarrassing for both the Government and the Opposition, but it is more important that members of Parliament should have the courage of their convictions.

# ENCOURAGEMENT.

[Chicago News.]  
"Gladys," reproached her stern father. "I am shocked! I actually saw you kiss that tall young man with the long hair."  
"Well, papa, he's an author," spoke up Miss Gladys, with a pout.  
"And what has that to do with it?"  
"Oh, papa, didn't you say with your own lips that young authors should be encouraged?"

# DISCRIMINATING BOSTON.

[Boston Herald.]  
Boston's careful discrimination in literary matters is revealed by a sign displayed not more than half a mile from the public library. "Books and novels sold here."

# ALSO THERE'S SOME BLUFFING.

[Boston Transcript.]  
He—Love is like a game of poker.  
He—A man may want a hand he can't get.

# GOT IT WRONG.

[Toronto Star.]  
The young men who said "Hello, kid!" to some young ladies were rightly punished, not only for impudence, but for inaccuracy. The proper form is "O you kid!"

# THE CHURCH WORK.

[Toronto News.]  
Every church congregation is every community should shoulder its share of the burden of uplifting the poor and the vicious, and provide avenues for individual effort.

# "NOT ALWAYS."

[Chicago News.]  
Little Henry (at the zoo)—What are those animals in the heavy cage, paw?  
Mr. Peck—A lion and his mate, my son.  
Little Henry—Is a man's wife called his mate, paw?  
Mr. Peck—Not always, son. For instance, your mother is the captain and I'm the mate.

# FOOTBALL HERE AND THERE.

[Calgary News.]  
Canadian football may be rough and unadulterated, but it must be the parlor variety compared with that played in the United States, if the fatalities in the latter's game may be taken as a criterion. Rarely a Saturday passes in the States without a player being killed or permanently injured, while in Canada even serious injuries are rare. It may

# Do You Need Shaking?

LIKE A STOVE CHOKED WITH ASHES.

You have probably noticed how much more briskly the fire burns when the grate is shaken. You doubtless remember, too, how much more briskly you used to get around when you were in your teens or twenties.

The cases are parallel. You are like the fire that is choked with ashes. The cells which compose the body are constantly dying and being renewed. Then there is the indigestible part of the food to be removed. This cleansing of the body is the duty of the bowels, kidneys and skin. When any of these organs fail to do their work properly, the system becomes clogged and the fire of life burns low.

There is an increasing tendency towards constipation, kidney trouble, and poisoned blood, as one grows older. In most cases, the need is felt of something to regulate these vital organs.

"Fruit-a-tives," are sold by all dealers in medicine, does this perfectly. It acts directly on the liver, increasing the flow of bile, and causes the bowels to move regularly and naturally. "Fruit-a-tives" is the greatest of kidney regulators, overcoming the tendency to congestion of the kidneys and strengthening these organs. "Fruit-a-tives" also stimulates the skin to renewed action.

By their combined action on bowels, kidneys and skin, "Fruit-a-tives" keeps the system free of all poisons and renews the vigor of youth.

"Fruit-a-tives" are sold by all dealers at 50 cents a box, six for \$2.50, or trial box 25 cents—or may be obtained from Fruit-a-tives, Limited, Ottawa.

be that our boys are harder than those to the south of us.

# A GLANCE FORWARD.

[Montreal Herald.]  
If the United States is interested in the defense of Canada, Canada is equally interested in the defense of the United States. This Dominion may be only its national childhood at present, but it is growing rapidly, and in a few years, as time is measured in the life of a nation, will attain its maturity and stand on an equal footing with its powerful and populous neighbor. Adding strength to the British Empire, in peace and friendship with the United States, while preserving her own independence, Canada would be the keystone in the arch of the greatest of possible international combinations.

# A GOOD APPOINTMENT.

[Windsor Record.]  
The election of Dr. John Dearness as one of the advisory council to represent the Western University of London is a pleasing news in the west of the Province, where Mr. Dearness is well known and highly esteemed among teachers. The choice is a credit to his scholarship, Mr. Dearness is now principal of the London Normal School.

# CANADA'S POSITION.

[Toronto Star.]  
Canada has never involved the empire in a war, and probably never will. She has no banking for conquest or imperial adventures of any kind. Her main business will continue to be the development of her own resources, the maintenance of free institutions, and the advancement of civilization.

# THE DISTURBING ELEMENT.

[Edmonton Bulletin.]  
Ambition dies slowly, especially when the ambition is combined with good opinion of one's own deserts as Mr. Foster possesses. It is thoroughly in line with that gentleman's past to suppose that he is the man behind the scenes in the disaffection of the Conservative members, if he did not have a hand in stirring up the newspaper campaign which preceded and caused it.

# GOLDWIN SMITH'S RETIREMENT.

[Montreal Gazette.]  
Dr. Goldwin Smith announces that old age has compelled him to retire from journalism. Thus does journalism in Canada, and beyond Canada, sustain a loss. Dr. Goldwin Smith in late years did not contribute much, measured by journalistic standards, but his wit and his full of the thought that helps to make others think, and it will be missed.

# "WHEN BRITAIN REALLY RULED"

[T. P.'s Weekly.]  
An incident in the political campaign in Great Britain is the revival for political uses of the satirical song, "When Britain Really Ruled the Waves," from Gilbert and Sullivan's comic opera "Iolanthe."

When Britain really ruled the waves in the final scene in the first act of the House of Peers made no pretence to intellectual eminence.

Yet Britain won the proudest bays in good Queen Bess's glorious days. (Chorus.)

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When Wellington thrashed Bonaparte, As every child can tell, The House of Peers throughout the year.

Did nothing in particular, And did it very well, Yet Britain set the world ablaze In good King George's glorious days. (Chorus.) Yet Britain, etc.

And while the House of Peers withholds its legislative hand, And noble statesmen do not itch To interfere with matters which they do not understand, As bright will shine Great Britain's rays As in King George's glorious days. (Chorus.) As bright, etc.

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# A Good Attraction.

Theatregoers missed a good play last evening when they passed up "Two Women and That Man." As could be guessed a very well defined greeted the players. The theme is Alaska, and in every way a strong drama with a direct appeal to the listener.

The story is told in brief space. Neil McLean, a son of the north, marries a dance hall girl, and settles down in Alaska. A short time after a mining engineer named Dave Kirk, a smooth one, wins the woman's affections by promises of a fine time in California, and they elope. She is cast adrift in a short time. In the meantime McLean moves away, and makes love to the daughter of Sam Mixer, the storekeeper, who resents his attentions and turns them both out. They go to McLean's ranch, and while waiting for the minister Neil's former wife turns up, and then there is trouble. McLean refuses to accept her, and she commits suicide. Kirk, who has designs on Alaska, Mixer's daughter, circulates the story that McLean killed his wife. He is about to be convicted when Chieftain Indian, who knows the truth, is brought in.

# DRESS GOODS

# WEDNESDAY

# 59c YARD

An event in Dress Goods surpassing anything offered this season. Every woman who is planning a new Suit, Skirt or Dress should see this line we will have on sale Wednesday. To do so means an actual saving of many dollars. The fabrics are all this season's, and the price is out of all proportion to the regular value. Sale is Wednesday morning at 9 o'clock. See west window display, as follows:

46 pieces High-Class Dress Goods and Suitings, including French Suitings, Shadow Stripe Broadcloths, Chiffon Stripes, Harris Suitings, French Worsteds, English Worsteds, Diagonal Satin Stripes, Novelty Suitings, in all the leading colors of the season, suitable for suits, skirts, tailored costumes and one-piece dresses. Regularly priced at 75c, \$1.00, \$1.25 and \$1.50 a yard. The sale price, Wednesday, choice, per yard ..... **59c**

# Wednesday Sale of Linoleums

Wednesday we offer sixteen rolls of Imported Linoleum, 2 yards wide at 25c a square yard. Our regular 37½c grade. The sale for one day only.

# 25c Square Yard

Not remnants or short lengths, but full rolls from which we will cut as much as you need to cover a large room, bath-room, hall or vestibule. Choice of floral, block and tile; small wreath designs and effects specially produced for bath-rooms. Sale starts Wednesday morning at 10 o'clock in carpet department. See window.

HEARTH RUGS—English Axminster and Velvet Hearth Rugs, size 27x54 and 24x48. Good colorings. Were \$1.75 to \$2.25. Wednesday, each ..... **\$1.27**

# Making Ladies' Tailored Skirts for \$1.50

During the Dress Goods Sale we will make Ladies' Tailored Skirts for \$1.50. Up-to-date styles of making; strictly man-tailored in our ladies' tailoring department. Style, fit and workmanship guaranteed. When you consider the quality of tailoring you will no doubt be among those to take advantage of this offer. Only a limited number can be made. Making-price ..... **\$1.50**

**J. H. Chapman & Co., 126, 128, 128½ Dundas St.**

# Troubled Every Winter With Severe Colds.

**Dr. Wood's Norway Pine Syrup Cured Her.**

Mrs. W. J. Hammond, Hamilton, Ont., writes: "I beg to say that I have used Dr. Wood's Norway Pine Syrup for my youngest girl who was troubled every winter with bronchitis and very severe colds. At night she would keep us all awake with her coughing until I tried your Syrup, which gave her instant relief. After the first bottle was finished I got more, and always kept a bottle in her room at night. Dr. Wood's Norway Pine Syrup is certainly a wonderful thing in a case like the above mentioned and no one can praise it too highly. I have taken every opportunity to recommend it to all my friends and relatives."

There is nothing to equal "Dr. Wood's" for the cure of Coughs, Colds, Bronchitis, Croup, Asthma, Hoarseness, Sore Throat, Pain or Tightness in the Chest, and all Throat and Lung Troubles.

It prevents Pneumonia and Consumption. Put up in a yellow wrapper; three pine trees the trademark; price 25 cents. Manufactured only by The T. Milburn Co., Limited, Toronto, Ont.

however, he speedily recovered. "He seems to take a pride in his conduct," said the court. "It is rather unusual view to take, and one that no one with any sense would have. I will fine him \$5 or ten days, and maybe that will give him time to think it over."

# LICENSE INSPECTOR FOUND LOT OF WHISKEY

Prosecution Will Follow Ayearst's Discovery at Merlin.

Toronto, Nov. 16. — Three gallons of whiskey, half in jugs, and half in bottles, were discovered by Provincial Inspector John Ayearst, in the office of Dr. Bogart, V. S., of Merlin, Township of Raleigh, Ontario, and confiscated. Dr. Bogart manages a hotel and his surgeon's office immediately adjoins. It is alleged that a considerable liquor trade was being carried on in this way, which was illegal from the village's local option standing. The case will come for trial in a few days. On Wednesday last at Florence, in Euphemia Township, Mr. Ayearst found two bottles of whiskey in the kitchen of Mrs. Tyrrell's hotel. The proprietor pleaded guilty on Saturday morning, and owing to its being a second offence was fined \$50 and costs.

# THE ELDEN ESTATE.

Toronto, Nov. 16. — Five shares of York County Loan Company stock comprises the estate of the late Samuel E. Elden, of London, Ont., who died two years ago last June in Detroit.

Mrs. Dilsdale, of 256 Nelson Street, London, who has been given power of attorney, has made application for letters of administration in connection with the estate. The father, mother, one brother and four sisters, survive.

The stock, the par value of which is \$500, is set down as worth \$148 15. The late Mr. Elden left no will.

# POP TOO STRONG FOR THIS YOUTH

Thinks He's Drunk When He's Only Feeling Gay.

William Lake, a youth of 20.6 who had probably had a few glasses of local option beer and wished to give citizens at large the impression that he was drunk, was fined \$5 in court this morning on a charge of being drunk and disorderly. The evidence was to the effect that Lake was staggering all over the sidewalk and deliberately bumping into people and making out that he was very drunk. As soon as he was taken to the station,

mines, and Mr. Gibson spent most of the afternoon in opening and sorting the documents, and their task may not be concluded before Wednesday. Until this work is done no official statement will be made as to the prices offered or awards made. It is expected, however, that competition for the possession of the locations was much keener than at any of the previous sales, and offered generally are much

ran, minister of lands, forests and higher.

# GILLIES LIMITS TENDERS.

Toronto, Nov. 16.—"The prices offered are regarded as most satisfactory," was the statement of Mr. Thomas Gibson, deputy minister of mines, when interviewed concerning the most recent tenders for locations on the Gillies limit. The time for receiving tenders for the 55 locations offered expired at 1 o'clock yesterday. Hon. Frank Cochran, minister of lands, forests and higher.

# PURITY FLOUR

The baking is almost ready for the oven and, thanks to the Reliable "Purity" Flour, light, snowy-white bread is assured. Packed in 7, 14, 24, 49, 98 pound sacks, and in barrels and half-barrels.

"More Bread and Better Bread."

Western Canada Flour Mills Co., Limited  
Mills at Winnipeg, Goderich, Brandon.

IF YOUR DEALER LIVES  
**H. RECHNITZER & CO., 422 Park Avenue**

# Your Money Earns 4%

when invested in Huron & Erie Debentures. An absolutely secure way to make your savings earn a higher rate of interest. Each Debenture issued for \$100 and upwards. You can arrange to have your money returned at end of from one to five years. Interest is paid half-yearly. Our Free Booklet tells all about our Debentures and why they excel as an investment. Ask for it.

**Huron & Erie Loan and Savings Co.**  
LONDON, CANADA  
INCORPORATED 1864  
ASSETS OVER \$1,000,000

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