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## MEMBERS OF BOTH SIDES ATTACK GOVT. BANK BILL

Duncan C. Ross (West Middlesex) and Major Sharpe (Con.)  
Lead in Warm Onslaught—Finance Minister Opposed  
to Public Inspection of Banks.

Ottawa, Jan. 21.—Finance Minister White's bill, providing for the decennial revision of the bank act, was under heavy fire today, and Mr. Duncan Ross, the Liberal member for Middlesex and Major Sam Sharpe, the Conservative member for York North, Ontario, earnestly supported the view that the entire subject of banking and currency should be investigated by a monetary commission to be created by Parliament. Mr. W. F. Maclean suggested that the present charters of the banks be extended for two years, with a view to the re-casting of our banking and currency laws upon the coming in of a report from the monetary commission.

Mr. Carvell (Carleton, N. B.) and Mr. Demers (St. John and Iberville) supported Mr. Maclean's proposal that the bank charters be extended only for two years and until a monetary commission could investigate and report on the situation.

**OPPOSES PUBLIC INSPECTION.**  
Mr. White, in moving the second reading of his bill, eulogized the bank act as it now stands, and declared that it stood in little need of any amendment. He was unalterably opposed to the public inspection of banks, or to any increase in the money of the country by the issue of Dominion notes against a gold reserve of less than 100 per cent.

**DEFECTS NOT REMEDIED.**  
W. F. Maclean readily opened the debate by declaring that there were many grave defects in the present bank act, none of which were remedied by the bill before Parliament. He pointed out that depositors were not sufficiently protected, that no public inspection is provided for, and that no attempt was made to prevent bank mergers or the formation of a money trust. On the contrary, impediments were thrown in the way of any attempt hereafter to organize a new bank by popular subscription.

**A STRIKING SCENE.**  
There was a striking scene when Major Sharpe (Conservative) was concluding his speech of revolt on the bank act at half-past eleven tonight. The North Ontario man was following the lead of Duncan Ross, the West Middlesex Liberal, and his declarations were greeted with approval by the co-tories of Ontario Conservatives who surrounded him at the back of the chamber, while the ministers sat in the front benches alone and in silence. The ministers present conferred anxiously with Hon. Mr. White, while Chief Conservative Whip Stanfield flitted uneasily between ministers and members. When Major Sharpe concluded no less than seventeen fellow-Conservatives accompanied him from the House.

Messrs. Demers and Carvell, both Liberals, followed Major Sharpe in an arraignment of the Finance Minister's proposals. Mr. Carvell asked that a royal commission be appointed to investigate the whole question before the bill passed.

**Oster Defends Act.**  
Sir Edmund Oster spoke briefly at the conclusion of the delivery of the South York man. He pointed out that the banks had to look to Canada for their support. British investors did not like the double liability which developed upon shareholders, and the English banks paid larger dividends. Sir Edmund stated that no Canadian bank was making 4 per cent. on its free money, but in response to questions by Mr. F. F. Pardue (West Lambton) and Mr. Maclean, added that the bank in which he was interested had paid 18 per cent. last year upon its capital. He challenged Mr. Maclean's statement that there is not enough money to go round in the sense in which it was used. "I do not believe," said Sir Edmund, "that during the last five years in Canada any legitimate business in Canada has been refused accommodation. There is no shortage of money, and there are millions both here and in British Columbia and Holland waiting investment in Canadian farms and city lands. Canada stands very high in respect of debt-ventures on farm and city lands."

**HALE AND HEARTY AT 76**  
James S. Robinson, formerly Bandmaster at Manhattan Beach, New York's favorite high-class seaside resort, and long with Barnum & Bailey, has taken Duffy's for twenty years. Says it puts new life in him.

"I want to tell all my friends about Duffy's Pure Malt Whiskey. For ten years I was with Hengler's Circus in England, twenty years with Barnum & Bailey, and five years as bandmaster at Manhattan Beach, New York City, and many other shows. For twenty years I have taken Duffy's Pure Malt Whiskey, and for the last four years I have never been without it. I have used it for malaria and dysentery, and found it the best medicine I ever took, and I have been living 76 years. It puts new life in me, and I thank the company for so grand a tonic."—James S. Robinson, 620 Main street, Paterson, N. J.

**Duffy's Pure Malt Whiskey**  
Is a tonic stimulant not equalled by any other for renewing the natural, healthy activities of the stomach and digestive organs. It enables those organs to properly perform their functions and take from food the nourishing, body-building sustenance it contains.

It is absolutely pure, and is best for stomach troubles, indigestion, coughs, colds, bronchitis, pneumonia, throat and lung troubles, insomnia and as a general tonic. Sold in sealed bottles only, by druggists, dealers and hotels, at \$1.25 a bottle. Write our doctors for free advice and an illustrated medical booklet.

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ada stands very high in respect of debt-ventures on farm and city lands."

**West Middlesex Man.**

In the course of his vigorous argument in favor of advanced action for the protection of the depositors of banks, Mr. Ross instanced the case of the Farmers' Bank failure, with its tremendous loss to the Ontario people. There were, he said, some \$1,100,000 of deposits with the bank. The liquidators had secured only some \$21,000 through the double liability of the shareholders, and, "in my opinion," Mr. Ross went on, "not a depositor will get one cent of the amount which had been placed with the bank." As a matter of fact, no less than six hundred families had been made destitute.

Incidentally, Mr. Ross referred to the effort made in the last election to have Ontario candidates pledge themselves that if elected they would work and vote in Parliament to have legislation passed reimbursing all the Farmers' Bank depositors. "For my part," said he, "I declined to make such a promise. What I did do was to give assurance that if elected I would support any reasonable proposition in connection with the assistance and protection of the depositors, but I would not pledge myself in the manner asked by those who were seeking the promise from candidates. I am told by members of the Farmers' Bank relief committee, however, that 28 men who ran as Conservative candidates pledged the pledge to advocate the reimbursement of depositors; more than this, some of them not only promised to advocate the reimbursement of depositors, but they promised that if Mr. Borden became premier depositors and shareholders would be reimbursed; and, not only this, but that they would guarantee that interest would be paid even to the depositors and shareholders. From these gentlemen, at least, I may surely expect support for my suggestion looking toward the protection of the depositors of Canadian banks."

**Sharpe's Criticism.**

Mr. Ross did not have to wait for some of his anticipated support. When he sat down, up rose Major Sharpe (North Ontario), on the Conservative side. He proceeded at once to attack the bill without gloves, declaring that it fell far short of what the public wanted, and was practically little improvement on the old bill. The Minister of Finance, he thought, had not had "his ear to the ground." He intimated that said ear had been given solely to the Bankers' Association, and that the bill represented the minimum of the demand. He had even hinted that they had been given opportunity to suggest a revision of the bill before Parliament had seen it, a suggestion which Mr. White denied. He believed changes much more radical than those proposed should be incorporated, and that in respect to the vital point of external inspection the bill was no improvement on the present law. Major Sharpe's suggestion that Parliament should take at least ten days on the second reading was corroborative evidence of a well-defined rumor of a "hold-up" of the bill from the Conservative side, falling the demand from the Ontario section affected by the Farmers' Bank failure for a fulfillment of their pre-election pledges for a reimbursement of depositors and shareholders who suffered by the failure of that institution. This demand has not yet been acknowledged by the Government, and it is understood that both Premier Borden and Hon. Mr. White have absolutely refused it.

**Never Satisfy the People.**  
Major Sharpe wanted to know why the banks should be authorized to loan to western ranchers on their cattle, and not to farmers of the east on their cattle. Representing a breeding constituency, he protested against this. The secret lien clause should be dealt with. Now that banks could make these liens, extending the authority to loan on grain and ranch cattle should be accompanied by a law requiring such loans to be recorded as chattel mortgages.

"We are creating an aristocracy of wealth by such measures—a great monetary combine," declared the Conservative member for North Ontario. "This bill will never be satisfactory to the people," he concluded.

## U. S. SHOULD ARBITRATE SAYS SENATOR ROOT

Declares Action of Washington Govt. Has Created a Painful Situation.

[Canadian Press.]  
Washington, Jan. 21.—"The United States should either submit the Panama free toll question to impartial arbitration or retire from the position we have taken," was the declaration of Senator Root in the Senate today in a speech favoring repeal of the free toll provision of the new Panama Canal act. Senator Root took the position that Congress should not have passed a law last summer that discriminated against foreign shipping and granted free tolls to American coastwise shipping. That action, he declared, had been a source of "great regret to multitudes of our fellow-citizens, and had created a painful sensation throughout the world."

## HORSEMAN DEAD

Thomas Reidy Had Driven For Many Leading Stables.

Windsor, Jan. 21.—Thomas Reidy, aged 55, a well-known horseman of Essex and Kent Counties, died last night at the home of Albert Fox, Amherstburg. He had been in poor health for two years, but seriously only the past two days. Mr. Reidy had been a resident of Amherstburg for 20 years. For many years he followed the racing business, and drove for several large stables throughout the country.

## TICKET AGENTS

Will Go to Cleveland For Their Annual Outing.

[Special to The Advertiser.]  
Toronto, Jan. 21.—Cleveland, Ohio, was chosen as the meeting place for the annual convention of the Canadian Ticket Agents' Association by the executive committee of that organization in the King Edward Hotel this afternoon. The date fixed for the gathering is Wednesday, Oct. 9.

Mr. Joseph Kydd, of Goderich, vice-president of the association, was chairman, and the following were present:

White Sale, Ladies' Underwear

SMALLMAN & INGRAM, Limited

White Sale, Embroideries

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**INQUIRE AT PATTERN  
COUNTER,** or mail your subscription at once before the Spring Fashion Book supply is exhausted.

IN THE RESTAURANT.  
Oyster Pattie and Cup of Tea or  
Coffee for 10c, From 3 to 5:30.

HISTORY informs us that there lived at one time a Roman emperor, who never permitted a man with whom he conferred to depart from his presence with discontent. We wish he had been a storekeeper. At any rate if he were, and doing business in this age, it is safe to predict he would have the largest store in the world. Doing our best and our utmost, we have not reached this high altitude.

Yet for over a third of a century (since the commencement of this business), we have never moved from the principle of serving the people so that they should be satisfied, and with our new and capacious store and better-trained service, we believe that the past year's work has been the best we've ever accomplished.

We thank the people for their patience and interest in this great and growing business, and nothing pleases us more than to hear them say, "THIS IS OUR (OR MY) STORE," for it surely is the people's store, and we hope to hear this more and more in future.

If there is one single person with a grievance, please do not nurse it, but bring it at once to any one in the management of the store, who will be glad to receive you and get the opportunity of adjusting any misunderstanding or oversight.

One wrong made right is better than two new customers gained.

## New Scotch Ginghams Are Here Now For the Summer Sewing

OUR new Scotch Ginghams have just been opened up, and one entire half-section has been given for their display. Direct from the makers and the largest and best assortment ever shown by us. Now is the time to get your supply of wash dresses while the choice of designs and colorings is best (checks, stripes and plain grounds), and get your sewing done during the cold weather when you are obliged to remain indoors, and before the spring rush begins. Big range of qualities. Prices from 15c up to 25c.

## New English Prints Also, 12 1-2c

THESE are from one of the best English makers, printed by the same printers as our "Hard to Beat" brand, so you need have no fear about the washing. Colors are perfectly fast. In these are navy and butchers' blue, gray, black and light grounds with spots, stripes and floral designs; good quality, 32-inch. Yard ..... 12½c

Also new Cotton Foulards, mercerized finish, in black, navy and light colored grounds, neat, dainty designs for summer dresses. At per yard ..... 25c

## Printed Voiles, DIMITIES and Ratines

PRINTED Voiles are particularly dainty and in the most charming colorings. We specially mention a range of pretty shades in dainty little rosebud pattern. These make pretty party dresses as well as for summer wear. Price, yard ..... 35c

IRISH DIMITIES are also here in beautiful range of colorings in all the newest printed designs. Prices, yard ..... 20c and 25c

COLORED RATINES—Plain grounds and stripes in the newest colorings; champagne, pink, alic blue, etc., also white, and white and black stripe. Price, yard ..... 40c

## Sale of Fancy Linens Mill Ends Table Linen and Sheets Begins Today

AS ADVERTISED in yesterday's paper, the greatest values of the present White Sale are now on sale at Linen and Cotton Counter. A great clearing of hand-worked Madeira Doilies and Lunch Cloths, fresh, new stock left from the holiday season, clearing at big reductions. Balance of mill ends in Table Linens, high-grade qualities, worth \$2.00 per yard, in ends of 2x2½ yards, mostly with borders on three sides. Sale price per cloth ..... \$1.80

**Sheets Ready to Use**  
Size 2x2½ yards, made from our regular stock imported English Sheeting, all cut, hemmed and ready for use, at each ..... 79c

IN THE RESTAURANT.  
Dainty Afternoon Teas. Special  
Service for Parties, 3 to 5:30.

## ENGLISH BY-ELECTION RETURNS LIBERAL CANDIDATE

London, Jan. 22.—The result of the Flint Boroughs by-election yesterday, caused by the death of Mr. J. W. Summers, was as follows:  
Parry, Liberal, 2,152.  
Hamlet Roberts, Unionist, 1,941.  
Liberal majority, 211.

## LAWSUIT MAY FOLLOW STOPPING OF BOAT

The Town Claims Thousands of Dollars Damage Might Have Been Caused.

[Canadian Press.]  
Port Huron, Jan. 22.—An interesting suit is promised in connection with the refusal of the town authorities to allow the tug Hardy yesterday to go up the Black River about 10½ miles and break up an ice jam. The local ice company wished to break the jam, so that ice-cutting operations might be proceeded with. The tug was stopped.

**ASKS A RECOUNT**  
Clinton Hotelmen Want to Make Sure They Are Beaten.  
Clinton, Jan. 22.—Judge Doyle will conduct a recount into the recent local option vote in the town hall here on Jan. 23.

The hotelkeepers of Clinton have asked for further proof that the local option bylaw, which was carried on Jan. 6 by a majority of 118, or 11 over the required three-fifths clause, was sufficiently indorsed.

**SMALLPOX AT PLATTSVILLE.**  
[Special to The Advertiser.]  
Plattsville, Jan. 22.—A case of smallpox, which has developed here, is now under quarantine, and every effort is being made by the authorities to prevent the disease from spreading.

**WANT BUSINESS MANAGER.**  
[Canadian Press.]  
Montreal, Jan. 21.—By the election in Westmount yesterday of John McKenney as mayor, and four of the slate of the municipal association as aldermen, the city indorsed the proposition to organize a place its administration in the hands of a business manager.

## Needs Local Navy

Sydney, Jan. 21.—The Morning Herald says the Times correspondent regards the Vancouver conference as most probable, and cites a letter from Admiral King Hall showing the Australian Pacific policy has the full support of the imperial authorities. The article adds:  
"We have no wish to intervene in the political controversies of sister dominions, but feel Canada's only satisfactory manner of joining in Pacific defence is establishment of a local naval unit in co-operation with other imperial defence Pacific forces. The question of control of contingents is most important, since there is a general disposition to accept the British admiralty's advice about utilizing available ships to best advantage, and with the least delay in times of stress."

## THREE SUFFOCATED UNDER PILE OF COAL

Port Huron, Jan. 22.—Three employees in the Port Huron Salt Block, Messrs. McFarlane, Churchill and Rendick were suffocated last night when they were buried under a big pile of coal. An automatic chute broke and a mass of coal came down on the men before they could move. All were dead when taken out. All are married men residing in Port Huron.

**LIVER ILLS**  
Are Cured by  
**HOOD'S PILLS**  
25c.