

# George Knowling.

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# George Knowling.

nov14,61,f

## A Scramble for Capital.

### And Why It Is So Difficult to Get-A World of Borrowers.

"There seems no hope of cheap capital in any near future," says the Daily Chronicle in an important article. "It is a serious thing for the State and for municipalities in this country to have to purchase, housing, transit and power developments, canals, or other enterprises—all these depend closely on cheap capital, without which all must be hampered and some made quite impossible. The financial difficulties over Irish land purchase are only a foretaste, we fear, of what may be experienced in almost every province of constructive statesmanship. The situation is one in great measure beyond the control of governments; but it is obvious that the preservation of credit's price and a slackening in the rate of armaments are essential in order to mitigate the worst extremities with which we are threatened."

#### The Reasons Why

The Chronicle then points out the failure of certain Colonial loans, and explains why capital is so short and hard to get.

"The failure of the recent New Zealand Government loan (92 per cent.) which was left with the underwriters is only the latest example of a tendency which has been gathering force for some time. The underwriters concerned in the issue of Colonial loans have agreed (as they temporarily agreed three months ago) that for the present they will issue no

more. The fact is, they cannot, so loaded are they with scrip left in their hands. "What is the explanation of this attitude on the part of the public which ten years ago would have jumped at such terms as have lately been offered, and twenty years ago would have thought them incredible? There are no doubt some more or less temporary causes—a not unfounded conviction that the Dominions are over-borrowing, and an unusual absorption of capital in home industry consequent on the trade boom.

#### World's Demand for Capital

"If the Dominions resort to economy and if the trade boom subsides, conditions may in a year or two be somewhat eased for the Colonial borrower. But the main explanation is not so temporary as these, and is not confined to Colonial as contrasted with home issues, nor to Government investments as opposed to industrial. It is to be sought rather in the world-wide phenomenon which Lord Milner the other day called the 'scramble for capital.' The world's demand for capital seems steadily and even rapidly rising in relation to the available supply; and the rates of interest normally expected and obtained by investors are rising also.

#### New Country Demands.

"The accumulation of capital in this country does not mean a cheapened

supply of it, because it has to meet not only a home demand but a world-demand, and the world-demand is outstripping the world-supply. Certain artificial barriers restricted this tendency, notably the Trustee Act; but the addition of Colonial securities to the list of those in which trustees may invest went far to break this down. To-day there is (in addition to our own trade boom, which occupies profitably an utterly unprecedented amount of British capital) an enormous demand for capital from half a dozen "new" countries which are undergoing rapid development, including not only our principal Dominions, but Argentina and Brazil, to which must now be added Russia.

#### War and Armaments.

"The demand is not only from State Governments, but from municipalities; and not only from municipalities, but from public utility companies and industrial enterprises of numberless kinds. It is practically all met from only three sources—France, Great Britain and the Low Countries (Germany and the United States having still enough to do to find their own capital, without exporting much elsewhere). It is remarkable, on the whole, that these three sources succeed in financing the rest of the world so well as they do; but it is not surprising that the strain tells.

"A great addition to the strain is the vast increase during the last decade of the world's expenditure on war and armaments. The Boer War, the Russo-Japanese War, and latterly the Tripolitan War, and the two Balkan Wars, have meant the non-reproductive expenditure of enormous capital sums. These, of course, are usually borrowed from the great banks in the course of a war; and at the end of it the financial situation remains very abnormal until loans have been successfully floated to pay them off. All the Balkan combatants were financed in the main from Paris; and the bankers of that centre, the greatest international lending centre in the world

are at present considerably embarrassed. Unhappily the Balkan wars not only were costly in themselves, but have left costly legacies. "The additional yearly expenditure on armaments, which they have caused the various Powers to initiate this year, much reach a total in the neighborhood of 50 millions; while the immediate strain, for the first few years is far heavier. Nor do we see a limit to the process, which powerfully contributes to make capital dearer," concludes the Chronicle.

### "Syrup of Figs for Constipated Child

Delicious "Fruit Laxative" can't harm tender little stomach, liver and bowels.

Every mother realizes, after giving her children "California Syrup of Figs," that this is their ideal laxative because they love its pleasant taste and it thoroughly cleanses the tender little stomach, liver and bowels without griping.

When cross, irritable, feverish or breath is bad, stomach sour, look at the tongue, mother! If coated, give a teaspoonful of this harmless, "fruit laxative," and in a few hours all the foul, constipated waste, sour bile and undigested food passes out of the bowels, and you have a well, playful child again. When its little system is full of cold, throat sore, has stomach-ache, diarrhoea, indigestion, colic—remember, a good "inside cleaning" should always be the first treatment given.

Millions of mothers keep "California Syrup of Figs" handy; they know a teaspoonful to-day saves a sick child to-morrow. Ask your druggist for a 50-cent bottle of "California Syrup of Figs," which has directions for babies, children of all ages and grown-ups printed on the bottle. Beware of counterfeits sold here, so don't be fooled. Get the genuine, made by "California Fig Syrup Company."

### The Wind.

I am the Wind! Make way! I have rushed through the dark back places Where the dust of ages lay. I have breathed into weary faces With a breath from the Heart of Day. I have whispered of unknown graces To the dwellers in Earth's dark places. I am the Wind! Make way!

I am the Wind! Stand by! I must toss and hustle and hurry Where the leaves of the forest lie. I must fetch and bustle and carry From the ground to the roof of the sky.

I have never have time to tarry. There are numberless things to carry. I am the Wind! Stand by!

I am the Wind! Ah, me! I have slobbered with the children's crying. I have laughed at the height of their glee. I have lived with the sad and the dying. I have rocked in the arms of the sea, And I know there is reason for sighing. For I thrill with the children's crying. I am the Wind! Ah, me!

Musard's Linctum Cures Diphtheria.

### Healthy and Unhealthy Lighting

Gas, it may be said, vitiates the atmosphere. True. But it also helps to purify it. Its purifying power is greater than its vitiating power. Electricity does not vitalize, nor does it purify. Hear what three eminent men have said—

Much evidence has lately been adduced to show that gas is more useful than the electric light in promoting efficient ventilation of air. It is for this, amongst other reasons, that gas is being frequently substituted for the electric light. The latest example is, perhaps, the Society of Medical Officers of Health, which has recently installed gas on its premises, after experience with the electric light.—Dr. Jameson B. Hurry.

He would merely add that no member who had experience of their meeting room under the old conditions could deny the improvement that had taken place since gas had been substituted for the electric light and the new system of heating and ventilation had been installed.—Dr. Reginald Dinfield, before the Society of Medical Officers of Health.

I have in my mind's eye, at the moment, a hall which, in the old days, was lighted by gas, and in which a large audience could, with comfort, sit through an hour's lecture, or with pleasure through a three hours' dinner, but which with the march of civilization, had its illumination changed from gas to electricity, the latter being employed, with all the latest arrangements to effect the lighting under the best conditions, with the result that any large gathering within its walls leads to a state little short of asphyxiation.—F. W. Lewis, Professor of Chemistry at the Royal Naval College, Greenwich.—nov8,11

### Household Notes

Alcohol will clean the piano keys. The leg of beef is very fine for soups and meat salads.

Fried banana laid on a bed of rice makes an excellent luncheon dish.

Sausages should always be pricked with a fork before they are cooked. If cream or milk has turned slightly sour, stir in a pinch of baking soda.

Cabbage is delicious when boiled tender and chopped, then served with cream sauce.

To preserve jellies perfectly, cover each jelly glass with a coating of hot paraffine.

A painter's small brush is the best thing for removing dust from rattan furniture.

If your eyes trouble you, try bathing them regularly with hot water at bedtime. When cleaning the oilcloth, try using a little skimmed milk in the water instead of soap.

Embroidered lines should be ironed on the wrong side and on a thick, soft ironing blanket.

To draw the fire out of a burn, moisten it with water at once and then cover it with baking soda.

If onions are held under cold running water while being peeled, they will not move one to tears.

Cheese is very nourishing and wholesome when prepared with macaroni, potatoes or bread crumbs.

Wash and rinse cut glass in water that is not very hot and of the same temperature for each operation.

Plain sausage is delicious served with butter melted and flavored with a little chopped parsley poured over it.

When kitchen towels wear thin, stitch two of them together around the edges and diagonally across the center.

Brown sugar is a very delightful sweetening for cereals. It gives them a much richer flavor than granulated sugar.

Cold tongue will be entirely skinned if cold water is run over it for a minute after it is thoroughly cooked. When hot grease has been spilled on floor or table, you can prevent its spreading by pouring cold water on it at once.

If undershirts shrink uncomfortably, it is possible to save them by knitting a sufficient length to cover the bare spots.

Cane chair seats that have sagged may be tightened by washing the seat in hot soapsuds and letting it dry in the open air.

When travelling, try pinning your dress to the curtain of the berth with safety pins. It will not be wrinkled in the morning.

A lump of charcoal in the ice box will keep the box free from odors and will absorb impurities. It should be changed often.

Delicious gelatine can be made with the juice of canned strawberries. Add the juice of an orange to the strawberry.

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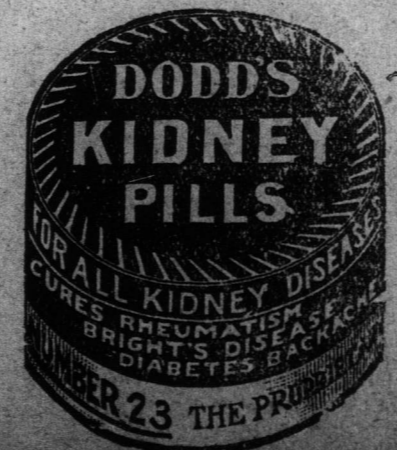
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