

FOR EMPLOYERS' LIABILITY LAW

H.B. Joy Explains Attitude Now Taken By Manufacturers' Ass'n of United States.

PROTECTING WORKMEN

Explains at Detroit Advantages to All Concerned Under German Enforcement Insurance System.

Detroit, Dec. 15. — The recently adopted attitude of the National Association of Manufacturers on the question of employers' liability, was explained at length in the Board of Commerce rooms yesterday afternoon by Henry B. Joy, president of the Packard Motor Car Company, and Michigan's representative in the executive committee of the association. Mr. Joy explained the association's determination to support a progressive form of employers' liability, to embrace all employees in every trade, to a large number of local manufacturers.

The plans of the association were outlined at a conference held recently in Dayton, when the executive committee met with an advisory board of over a dozen leading manufacturers. The report, which was practically unanimous, has not yet been published, and Mr. Joy's address gave the first complete statement of its salient features, together with the results of a study of conditions in various European countries, on which it was based.

Mr. Joy's Address.

"I do not know of anything that is of more interest and more importance to the people of Michigan than the question of industrial insurance. It faces us today as a matter which has got to be met; and whether the state will meet those questions wisely or unwisely will settle the capacity of the people of Michigan in interstate commerce in the years to come.

"I think that there is no one in business as an employer but realizes the unfairness of the present method of industrial insurance known as 'employers' liability,' but accurate information on conditions has been lacking. At the annual convention of the National Association of Manufacturers in New York last May our committee had proceeded sufficiently far to crystallize into some resolutions the following:

"The present employers' liability laws are unsatisfactory, wasteful of life and money, slow in operation and antagonistic to harmonious relations between employer and employee. An equitable, mutual, contributory, indemnity system, automatically providing indemnity for victims of industrial accidents, and which is not required to reduce waste, litigation and friction, and to meet other requirements of an enlightened industrial nation."

New Parts Obtained.

"We sent abroad F. C. Sweetman, and his delving into the English records, and Mr. Sweetman's into the German statutes, have produced an array of facts which totally changed the minds of the other members of the committee. We now feel that the only stand that the National Manufacturers' Association can take is one for accident insurance alone, leaving out of consideration all sickness, invalidity and old age pensions. By doing that and retaining some of the ideas of the English system and the German system, we can get here in Michigan, and in the other states a very practical, simple, basis, eliminating the litigation, delay and attendant suffering to a form of the application of compensation for injury which will produce an untold amount of good.

Must Start Gradually.

"It is the judgment of the committee that substantially similar conditions can be provided in the United States; and that if we try to go as far as they have in Germany in 25 years, in one year we will totally fail, whereas, if we will take a start and undertake the accident situation of the present time, but on the right principle, in the course of time there will grow up the rest of the German system, or its main ideas.

"It is clear that any action on the part of the state to provide for indemnity or compensation as the result of injury received is equivalent to an increase in the rate of wages. It is going to cost the employer more. The employee is going to get more. That is going to be an additional cost upon the people. The cost of caring for an injured man is going to be spread over society at large, as it very properly should be.

Must Define Liability.

"The attitude taken by the Dayton conference, is that the creation of liability must at the same time provide a way for the liquidation of the liability, not only in justice to the employee, but also in justice to the employer. Unless it is compulsorily provided that the employer shall pay to some insurance company, or to some mutual insurance company, or better, to the state or to an insurance bureau fund supervised and controlled by the state, there is no justice to anybody in the proposition because the same is and the same quarrels with regard to responsibility for the accident will still exist.

"In the German situation the utmost co-operation exists between employer and employee. The fund has been created, the money has been paid, according to the insurance rate provided, and if an employee is injured the employer is the man most interested in seeing that his man gets what is justly coming to him out of the fund, and he sees to it that he gets it, because he has been paying this insurance all the time for the benefit of his employees. The quarrelling and controversy is minimized and suffering is relieved.

Great Cost Is Justified.

"Germany is today spending a half million dollars a day in this proposition with the most magnificent results that you can possibly imagine so far as her efficiency as a world's manu-

THIS STORE WILL BE OPEN

Every evening of Christmas week for the convenience of those who cannot make their selections during the day. This will be a good chance, too, for the men working during the day to take advantage of our Big 20-Day Clothing Clearing Sale.



Seven large wholesale tailor shops, making for over three hundred of Canada's leaders in the clothing trade from Halifax to Vancouver, is the source of our supply, and each keen to out-do the other in value, tailoring and discounts, some of them exclusively confined to this store for London. The great advantage in purchasing here is readily recognized in every garment in our whole store.

OVERCOATS AND SUITS MADE TO YOUR MEASURE.

"Like if he stepped off a fashion plate," was the comment of a customer's friend last Saturday when he saw the whole suit tried on, and this customer was handed his money back by a tailor two weeks ago when he said he could not fit him.

Public confidence is one of this store's most valuable assets. Note it well. We want that point to sink in deep. Through all the years of its business, the attitude of this firm towards the clothes-buying public has been confidence-inspiring. In every single instance, Dowlers' have striven to do the right thing, and the people have not been slow in bestowing their approval. Our ambition has been to make this store an ideal trading place for masculine London, and we feel we have succeeded.

176 and 178
Dundas Street
LONDON

Our Great Twenty-Day Overcoat and Suit-Clearing Sale

WITH OUR MAGNIFICENT SHOWING OF CHRISTMAS FURNISHINGS, makes this the most interesting 7,000 feet of floor space and stockroom in the city of London for the next seven days.

We are demonstrating by this extraordinary Clothing Sale not alone a saving to the wearer of \$3.50 to \$8.00 on every garment, but beyond the shadow of a doubt, the superiority of the cloth, the fit and style of our garments ahead of anything turned out or made in this city. This is a chance for every traveller in London, every professional man, every businessman, every mechanic or railroadman, men and young men in every town, village and district in Middlesex County, to get acquainted with DOWLER Hand-Tailored Overcoats and Suits. EVERY VESTIGE OF WINTER STOCK MUST GO; already over eight hundred dollars' worth of our Spring Goods have arrived.

EXTRAORDINARY SALE OF HIGHEST-GRADE HAND-TAILORED SUITS.

The handsomest tailoring ever turned out in London. \$22, \$24, \$26 and \$27 Suits all at one price, and all this season's make \$19.75

Here's a chance for the particular dresser to get acquainted with our best tailoring and save \$3 to \$7.

A Clean Sweep in Men's Suits

\$19, \$20, \$21 Hand-Tailored Suits, pure wool imported worsteds and Scotch tweed Suits, all at one price... \$14.60
\$12 BLACK AND BLUE SUITS, \$8.90.

Made with hand-built shoulders, close fitting collars, hair-cloth front in coat. You can't match these values in Canada.

260 Men's Suits to be sold at one price. Values up to \$14. Dowler reliable built-to-stay Suits. Special at..... \$8.60

\$8.00 SUITS FOR \$5.80.

About 75 Suits in this lot, but out they go; they're all new, right up-to-date \$5.80

\$10.00 SUITS FOR \$6.75.

You can save enough on this lot to roll you into one of our Stanfield's Suits of pure wool Underwear, and some more.

An Immense Range of Christmas Gifts

Every day's programme of values will be intensely interesting.

Exclusive and distinctly High-Class Neckwear, in a splendid profusion of selection 50c, 75c, 90c

Marked at the keenest prices.

100 dozen of Pure Silk 50c Neckwear (see them in our stairway show window), an immense range 25c

Handsomely Mounted Canes. Bathrobes. Housecoats. Lounging Robes. Gold Mounted Silk Umbrellas.

Sterling Silver Mounted Silk Umbrellas. Silk and Fur-Lined Gloves. England's best makes in Suede, Cape and Black. Mufflers.

Fur-Lined Caps. Sweater Coats. Fine Cardigans. Fancy Waistcoats. Overcoats for Men and Boys.

Suits for Men and Boys. Extra Trousers and Knickers. Irish Linen Handkerchiefs. Initial Handkerchiefs. Fancy Handkerchiefs. Collar Boxes.

Fine Fancy and Pleated Bosom Shirts. Fancy Braces. Combination Sets. Braces, Armlets and Garters.

Every article, every garment is new. We have no old stock, no culls of other seasons to offer you. All are bright, new, the best in every line from the world's best makers.

20 dozen best web 25c Braces, special 15c

Hose! Hose!

Don't Go Around With Cold Feet.

20 dozen Men's Scotch Knit Heather Mixture Wool Socks. Special, 2 pairs for 25c

Penman's best 25c Heavy Rib Socks. Special 18c

Men's Grey and White Pure Wool Socks, best 20c quality. Special 12 1/2c

Dowler Special "Next to Hand-Knit" Pure Wool Socks. Special 35c

Dowler Special 25c Black Cashmere Socks 18c

Dowler Special Pure Wool Cashmere Socks, 50c quality. Special, 3 pairs for \$1.00

BOYS' HOSE.

Boys' Hose, three big special lines at 19c, 25c and 50c

GLOVES! GLOVES!

Men's Mocha Gloves, very special lines at 75c, 95c, \$1.25, \$1.75 and \$2.50

Dent's Gloves, the world's best. See our special wool-lined Gloves \$1, \$1.25 and \$1.50

Fur-Lined Gloves at all prices.

LION BRAND COLLARS.

Lion Brand Collars, the latest shapes and best-fitting collars. Made in 1/4 and 1/2 sizes.

NEGLIGEE SHIRTS.

Over 300 dozen Shirts to select from. Three big specials, 38c, 67c and 95c

Warm Time in Underwear Selling

80 dozen brown Springneedle Knit Fleece Shirts and drawers, best 60c quality; all sizes, 32 to 42. Special 42c

97 dozen Men's Heavy Rib \$1.00 Shirts and Drawers, all sizes. A big value surprise. Special 65c

Dowler Special Non-Irritable Wool Underwear. Two very special lines... 95c and \$1.00

Stanfield's Guaranteed Pure Wool Unshrinkable Shirts and Drawers. The best Underwear in the world; all sizes; red, blue and black label. Special prices.

DOWLER WORK GOODS DEPT.

REGULAR SAVINGS BANK FOR THE WORKINGMEN.

English Tweed Work Shirts 95c

Dowler special heavy twill fleece, extra large roomy Work Shirts 95c

Rock Island, double front and double back Work Shirts. 48c

Dowler Special Fleece-Lined Top Shirts, made specially for our two stores, at 65c and 95c

Men's Cardigan Jackets, all shapes and sizes. The best values in Canada at 75c, 95c, \$1.20, \$1.40, \$1.75, \$2.00, \$2.50, \$3.00, \$3.50, \$3.75 and \$4.50

Tooke's Railway Signal Shirts, with two collars. Made to sell at \$1.25. Special at 89c

Men's Grey and Blue Flannel Shirts. A splendid range.

DOWLERS'

The Underwear Stores of Western Ontario

One hundred dozen Imperial Crown Brand Unknotted Fleece Shirts and Drawers; sizes 32 to 44. Sold everywhere at 75c. Special 49c

Penman's Finest Plush Fleece Shirts and Drawers; genuine \$1.00 value; satin finish. Special 75c

Penman's Pure Wool Heavy Rib \$1.25 Shirts and Drawers; sizes 34 to 44. Special 90c

Men's Fleece-Lined Shirts and Drawers—Two special lines at 48c and 35c

Men's Work Mitts, wool lined, with wool cuff. Special at 35c

Men's Overalls and Smocks—A very special line, best American denim with elastic braces. All the extra pockets. Smocks with ring buttons. All sizes. Very special 95c

Leather Label Overalls. All sizes in again.

Men's Best \$1.00 Mole Pants 65c

Teamster's Coats with storm collar; three special lines, \$1.20, \$1.69 and \$2.25

Leather Coats, Sheep Skin Lined Coats; all kinds of winter coats.

Boys' Knee Pants—Special 38c

Boys' Bloomers, all sizes. Special 58c

Boys' Fur Band Caps. 25c

Men's Black 75c Fur Band Caps 48c

See our specials at 75c and 95c

Sweaters and Sweater Coats—Best selected stock in Western Ontario.

Men's Work and Driving Mitts—The best selected stock in Western Ontario. Horse hide, mule skin, sheep skin, pig skin and buckskin. 25c, 35c, 45c, 50c, 75c, \$1.00, \$1.25, \$1.50 to \$3.50. Best values we have ever sold.

Boys' Bloomers, all sizes. Special 58c

176 and 178
Dundas Street
LONDON

THE PROVEN VALUE-GIVERS FOR EIGHT YEARS

facturing nation, and with less dependency and less poverty and less want in Germany than in any other country in the world.

"Under the German system an efficiency of 80 to 90 per cent of the insurance rates go to the injured workers. Under the New York system, which is the same as in practically all other states of the nation, the efficiency is approximately 25 to 40 per cent. That is 25 to 40 per cent of the insurance rates goes to the injured workers. That is about the record that we get from the insurance companies.

"The Dayton conference decided that the machinery for the application of an insurance indemnity system should be one with and a part of a comprehensive but simple plan providing for the safe liquidation of the liabilities created. That is one of the essential cases of any proposition or any step which may be taken by the State of Michigan.

Main Points of Plan.

"Any compensation act in our judgment should substantially contain these general principles:

"First, grounds for statutory compensation should be confined to personal injury by accident arising in and out of the employment.

"It should be confined to personal injuries of which accident is the proximate cause; if to industrial diseases, they should be specifically enumerated.

"Persons entitled to receive compensation should include all employees.

"The immediate employer, except in case of industrial disease, should be liable.

"Compensation should be refused for self-inflicted injury or serious misconduct.

"The employer should be liable only

BUSINESS IN MEXICO HAS GOOD OUTLOOK

In Spite of Fetes and Troubles the Future Looks Bright.

City of Mexico, Dec. 15.—The festivities of the centennial month, while helping business in some ways, and certainly putting money into circulation, were a setback in others. They produced a certain distraction of mind, unfavorable to serious pursuits and sustained effort.

Since then, disturbances have occurred in different parts of the country, disturbances traceable to an ill-considered political propaganda, and which, though they have been greatly exaggerated and misrepresented, have undoubtedly tended to check for the moment the expansion of business enterprise.

But it is an ill wind, etc. The disturbances have had the effect of showing the strength of the government and the solid support which it commands on the part of the vast majority of the country's inhabitants, among whom the handful of malcontents and restless spirits who have been causing trouble count for little.

With the exception of an isolated region in the state of Chihuahua, order now prevails throughout the

republic, and though some time may be required to pacify the disaffected Chihuahua district, there is no question that it will be accomplished at no very distant date.

Prosperity Ahead.

With the new year, then, the commercial community will leave behind it the various influences which have of late trammelled business and the country may look forward to an era of renewed prosperity and useful activity along all lines.

The unrest that has of late prevailed in some sections of the population, while due, in part, to specific causes, which resolve themselves into a subversive propaganda conducted by the opposition without interference from the government, at any rate for a considerable period of time, and restrained by an adequate sense of responsibility, may also to a certain extent be a reflex of the general malaise prevailing in the business circles of the country and which cannot be satisfactorily explained. One thing, however, characterizes such moods, viz., that they are apt to disappear as suddenly and as unaccountably as they appeared.

It is to be hoped that the most sagacious observers in this city are just now very optimistic. They look for a great revival of business and investment in 1911 and they are laying their plan accordingly.

There has never been really any serious lull in the movement of business in this city due exclusively to the recent disturbances. Confidence has been unimpaired and much new money has been going into various classes of securities, banking, industrial and mining.

The administration of General Diaz, while not infallible nor impeccable, has been honestly inspired by a desire to promote the country's welfare and undeniably it has realized a wonder-

ful programme of constructive state-manship.

Some error it may have committed, but the good it has accomplished has vastly outweighed them; and after all no human institution can claim perfection.

That the benefits which the country has derived from the Diaz administration are appreciated is proved by the many votes of confidence which it has received from all parts of the republic within the last few days.

They come not only from the municipal councils of nearly every city, town and village, but also from groups of business men, bankers, hacendados, manufacturers, men of recognized independence and absolutely unconnected with politics.

Thus the Diaz administration is being endorsed by the elements that count for something, by all the factors of progress.

And we are sure that the good work which the administration has done, and which cannot be denied, will ultimately silence criticism even in the quarters in which it is now heard.

It is contrary to reason to suppose that achievements of such utility will remain without the universality of recognition which they deserve.

Agitators and demagogues may now succeed in deceiving a part of the people all the time and all the people part of the time, but they will never succeed in deceiving all the people all the time.

What is more, we think the day is not far distant—so gross have been the frauds wherewith these designing and self-seeking individuals have sought to impose on the ignorant and simple-minded—when such false prophets will not be able to deceive any of the people any of the time.

The people—and we mean all of the

people—will realize that the Diaz administration is and always has been their best friend and has kept their welfare constantly in view.

LEAVES HIS BRIDE TO SERVE KAISER

Settles in America But Is Persuaded to Return to Germany.

Buffalo, Dec. 15.—On his way back to Germany to serve his time as a soldier, as every German must, Jacob Erbauerhof, Jun., accompanied by his bride of three months, and his father, Jacob Erbauerhof, passed through Buffalo today for New York, where they will at once sail for the Fatherland, that the young man may make his peace with the Kaiser's military regulations before it is too late. In the contest between love and duty, duty has won the first advantage, although it has not by any means defeated love. Young Erbauerhof's story is a romantic one.

His father is a wealthy retired brewer, living in Berlin. The young man, who is only 22 years old, had just finished his schooling and was due to put in the period of army service required of every German citizen, when he fell in love with the young woman who is now his wife.

Their engagement was opposed by the parents of both, who advised the young people to wait until after Erbauerhof had finished his army service. But the young folks eloped and immediately after their marriage came to America.

"I suppose it is the best plan, going back," said the young man, while at the Buffalo station today. "I would just as soon remain in this country with my wife permanently, but father says that there would be trouble if he should leave home property. Probably I could not get it. He is a wealthy man, and does not want any trouble about me inheriting his estate, and that is the argument he put to me. But my wife and I will see each other frequently, and she will take apartments near where I am stationed, so it will not be so bad after all."

This afternoon they took train to New York.

Elk H. Schreiner, of Lancaster, Pa., has kept a record of the number of rabbits he has killed in the last 54 years. From 1856 to 1880 his yearly average was 210. Rabbits were very plentiful in those days, he says, and a good day's sport for a man was 20 or more. From 1880 to 1900 his yearly average was 150, while in the past ten years it has been but 50. In 54 years he killed 8,450 rabbits.

The Greatest Overcoat Values

Ever placed before the buying public of London and St. Thomas and districts. Any \$22, \$24, \$25, \$28 or \$30 Overcoat in our stores will be placed on our Special Twenty-Day Sale, for \$18.90

Any \$17, \$18, \$19 or \$20 Overcoat in our store for the next twenty days, special at \$14.80

Any \$13, \$14 or \$15 Overcoat in our store in about twenty different lines and shapes. Special \$11.80

One hundred Black Beaver, Black Cheviot, Fancy College and Auto Overcoats. Sizes 33 to 46. Pure wool cloths, fine fittings. Every coat in this lot is worth \$10 to \$11. Special \$7.48

\$7.50 Black Overcoats, sizes 34 to 42 only. Special Twenty-Day Sale \$3.80

Men's and Young Men's College and Army Overcoats, made with the new Dowler Two-in-One Collar. Special Twenty-Day Sale at \$9.80

Fur Coats

Fur-Lined Coats

Fur-Collar Coats

10 only, \$75 and \$85 rated. Other Coats, all sizes, first quality, special. Special Twenty-Day Sale, \$53.00 and \$57.00

8 only, Fur-Lined Coats, with German collar. Special at \$14.80

Galloway Coats, Dog Coats, Broncho Coats, at very special prices.

Boys! Boys!

A Big Clean-Up Sale of Boys' Suits and Overcoats.

Boys' Double-Breasted Tweed Suits, sizes 26 to 33. Special \$1.98

Boys' Double-Breasted Suits, all sizes to 33. Special \$1.98

Boys' Bloomer Suits, three big specials, \$2.98, \$3.90, and \$4.80

Boys' Fancy Overcoats—Three special lines, at half-price, \$1.89, \$2.60, and \$3.95

Boys' Overalls, with Two-in-One Collar, at special prices.

Great Trouser Sale

250 pairs Worsted and Tweed Trousers. A very special purchase made by Mr. J. Dowler in Toronto last week. Every pair was made to sell at \$3.50 and \$4.00. All sizes in the lot. Special \$2.48

Here Is Another Trouser Snap

300 pairs Men's Strong Tweed Trousers. The wholesale price for this line was \$1.50. We made a clean sweep of 200 pairs, and we will hand them out in our Twenty-Day Sale for 95c

Not so many pairs in this line, but the value is there. 200 pairs Men's All-Weather, Fancy Weave, Blue Serge, \$3.00 Trousers, assorted sizes. Special at \$1.98

100 pairs Men's