Tondon Adbertiser.

TWO EDITIONS DAILY - WEEKLY. TELEPHONE CALLS.

Lyttelton on the Right Track. The remarks of Colonial Secretary

Mr. Lyttleton had no doubt that the tendency of the colonies was to because the colonists did not see the adto come to the aid of the mother

country in the time of need." the colonies some plausible arguments imperial navy must be under one conare advanced. It is contended the trol if it is to be disposed to the fullest ent a life company may invest in the advantage, and that colonial navies stock of a trolley company, but not of terrible deep then. would be feeble and isolated units, in- a steam railway. It will be safe to adequate even for local defense, and trust more than at present the judgthe easy prey of a first-class naval power. The naval forces of the empire should be homogeneous—a strategical unit-but they could not be properly co-ordinated if small colonial squadrens were scattered over the empire, under separate direction and control. The more tracticable plan would be to contribute money which would be empire as a unit.

fully conceded by the parent country, disposition of the imperial navy, or in determining the issue of peace or war complete self-government. They would fense and wish to contribute to the tralization, and insist on the principle home market when they have to meet without representation. it abroad. by Canadians, but working in strategi- land in the west is being brought uncal unity with the British fleet, and der cultivation. ready, as Mr. Lyttleton predicts, to Our tariff system increases the cost her colonies in the South African war, vegetables and fruits. He has to bear

Life Assurance in Canada.

The revelations of wrongdoing in A few of the large life companies in the United States have caused some uneasiness in Canada, some fearing that the evils existing there may also exist Tory, but he is preaching good Liberal yours?" here. Up to the present time the only doctrine. suggestion made by those inclined to for the public who are vitally interested in this question to consider well the arguments used before they come to any conclusion. The first thing a life assurance company should aim at is safety. The laws of Canada are made with that end in view. As everyone knows, the rates obtainable on first-class securities in Canada have been steadily lowering for years, and a few years ago, for this reason, the insurance department caused the reserves to be calculated at a lower rate -31/2 per cent. This strengthened all

nual inspection of the investments. The fact is that the laws of Canada, ance companies of Canada have been raise an unnecessary doubt do more these. harm than good. The law under which

there be any reason for excitement in Canada because divorces were frequent there? While on the whole their When first you capped my thoughtful laws are modeled after those of England, there is still a vast difference in their administration, and there is no justification either in the law or facts Now spread, blame you, spread! for those who seek to impute to Can-LONDON, WEDNESDAY, NOV. 15. ada the evils that have under different laws grown up in the United States. He who disturbs public confidence without cause does a public wrong.

There is no more important subject Lyttleton at Bristol indicate a shrewd than life assurance. There is no busiappreciation of the colonial point of ness reduced to such mathematical view with respect to Imperial defense. accuracy. The insurance departments, both at Ottawa and Toronto, are in experienced hands. Where amendments are necessary they will be introduced, come self-contained as regards favy but always looking to greater safety. and army payments. Contributions for Safety, the point aimed at by the law, defense were becoming distasteful be- and by all prudent management, seems to be the point from which those who demand cheap insurance wish to deministration of the money. "We could part. Cheap insurance has been the depend upon it," he added, "that ships cause of much suffering and loss, and and men of the Canadian and Austra- from past experience there is little lian navy and army would be the first danger that the insurance department will listen to any suggestions rendering life assurance less safe in Canada. In favor of money contributions by One of the most important points is the class of securities in which life companies may invest. This will likemen of the management in the selection of securities. In the meantime, there is no need to disturb public confidence in the laws of Canada regulating life assurance or in its manage-

The Farmers and the Tariff.

spent with reference to a consistent ciation of Ontario who waited upon scheme of defense embracing the whole the tariff commission at Toronto, presented some cogent arguments. Last consideration into account. Canadians year the imports of hogs and hog spend their own money as they see fit, products were \$820,000 and the exports motives, but there are some who rebut this right, which is now taken as \$13,524,000; of live cattle and cattle a matter of course, was not always products, the imports were \$629,000, the in so far as men have learned to re-Heavily hangs the hollyhock, exports \$13,000,000; sheep and lamb would have no voice in the expenditure products, imports, \$629,000, exports \$1,- citizenship. The boy who in the home of money handed to the imperial 500,000; butter, imports \$150,000, exports learned a most valuable lesson for life. authorities for naval purposes, in the \$4,750,000; cheese, imports \$104,000, ex- The one who has not so learned is the ports \$24,250,000; eggs, imports \$202,000, lawbreaker is made. To many of them the paying of tribute exports \$2,000,000; grain and grain under these conditions would seem a products, imports \$327,000, exports \$28,step backward, a descent in the scale 750,000; potatoes, imports \$78,000, exof progress from a state of tutelage to ports \$1,000,000; apples, imports \$72,000, regard it as unbecoming the dignity exports \$2,500,000. This great excess of of nationhood. They are not insensible exports shows that the market price of their duties in the matter of de- of these products is fixed outside this defensive strength of the empire, but country, and that the Canadian farmthey have a healthy dislike of ceners need not fear competition in the

British public men and journals do not and the exports \$315,000; the imports of surgeon who craved the experience. make sufficient allowance. It is grati- hides \$4,750,000, and the exports \$2,000,fying to know that the colonial secre- 000. It is possible that in these two tary is not one of them, and that there items a tariff would afford some prois little prospect of the Imperial Gov- tection, but both are on the free list of action to which many Canadians, leather industries. On the bulk of their chance to swat the consumer again. probably the majority, are averse. The output, however, the Canadian farmers scheme to create a naval militia, so can derive no advantage from a tariff. that the British navy may have a re- In 1893 they had to find an outside one that overcomes the objections of and in 1904 for \$114,000,000 worth. The of a genuine Canadian navy, manned for many years, now that so much

"come to the aid of the mother coun- of nearly everything a farmer has to and the same principle would under- the burden of a policy which confers pockets. He a policy of imperial navai defense on him no corresponding benefit. It is which would allow for the "tendency necessary to raise a revenue, and a of the colonies to become self-con- tariff is the most convenient method, but customs taxation in excess of Tall as he is, Archie McCallum is revenue requirements should be ad- said to shrink visibly when the memjusted and regulated with some regard for consumers who enjoy no protection as producers, and the farmers are the largest class of this kind.

Colonial Secretary Lyttelton is a

Having barely escaped siege by the be critical is that life assurance costs Japs, the people of Vladivostock have too much. This has been prominently decided to have a fight on their own your house," said a Chicago grocer to in the meantime." brought forward, and it would be well account, instead of letting preparations a small boy. go to waste.

> The Grangers of Strathburn, Ont., protest against the higher payment of judges on the ground that there were plenty of applicants for judgeships at the old scale of salaries. So there he said, rather sorrowfully: were. No doubt judges' positions could be filled at \$1,000 a year, with board and washing extra. There are men who would take the premiership of Canada for even less.

companies in Canada. The act also year Great Britain's export trade has the doctors. defines the securities in which com- risen as follows during the past four panies may invest, and provide for an- years: 1902, £209,000,000; 1903, £217,000,-000; 1904, £221,000,000; 1905, £242,000,000. Here is an increase of \$165,000,000, of as they exist, have worked well. The which \$150,000,000 is in manufactured solidity and stability of the life assur- goods, mostly in the lines in which Mr. Chamberlain said British industry was a source of pride in this country, such decadent. Mr. Chamberlain's theories as is felt in our banks. Those who are given a body-blow by facts like

the abuses in the States grew up is not similar to the law of Canada. The Municipal World points out that for seven years prior to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. The for seven years prior to the adoption to the adoption to the law of Canada. same statement might be made with of the present county councils act, in reference to our banks. The banking 1897, the county councils expended an cultured stranger within our gates. laws and methods of the United States average of \$3,000,000 annually. In the This is one custom that fully j are not the laws and methods of Can- following seven years the average an- the unfavorable meaning implied in ada. A further parallel may fairly be mual expenditure has been \$2.365.000, a made with reference to the laws of reduction of \$635,000 per year, while marriage and divorce. Not long ago a the balance of county assets over liaprominent lawyer said it was not so bilities has increased at the rate ofmuch a question, "Can I get a di- \$132,500 armually. The present system English is said to be one of the

Lines to a Bald Spot. [W. D. Nesbit, in Chicago Tribune.]

dome, yet you made yourself at home, Tre yet you made yourself at nome,
In friends would look on you and grin:
Old man, your hair is getting thin!" At first I mused on you with dread-

soaked you in expensive oil: Ty scalp I farmed as though 'twere soil; plowed it with a rasping comb. My brush in harrow style would roam Across you. Still more hair I shed— Now spread, blame you, spread!

I killed, and still the bare spot grew. Of tonics I have used a tub; Each day I used to rub and rub. By hirsute aspiration led— Now spread, blame you, spread!

Electric shocks and summer sun Have failed to put you on the run; Once, to deceive me, you let hair Peep forth, and waste and wither there, like a vapor, soon it sped-Now spread, blame you, spread!

Grow larger yet, grow far and wide-I shall not train my locks to hide Your bare and glittering expanse; You have led me too long a dance So do your worst with my poor head-Now spread, blame you, spread!

Unfathomable Perhaps.

[The Tatler.] Vicar-I'm sorry to hear that you've been quarreling again with your wife. I know she has a bitter tongue. but I believe hers to be a thoroughly gentle nature at bottom. Giles-Mebbe, pa'son, mebbe; she's

Corporal Punishment. [Toronto Presbyterian.]

One may rejoice in the better knowlproved pedagogical methods which have resulted in improving the discipline of our schools and reducing corporal punishment to a minimum. without being in sympathy with those Heavily hangs the hollyhock, who would abolish the strap altogether. There are always those who The delegates of the Farmers' Asso- are carried away by fads, and we are The air is damp, and hush'd and close, apt to follow unquestioningly those who pose as educational leaders. There is not more important lesson that the boy My very heart faints and my whole soul or girl can learn at school than the necessity of submitting to constituted At the moist rich smell of the rotting The great majority are amenable to reason and to the higher suasion. Society is impossible except as well as the home, is the nursery of and the school has learned to obey has stuff from which the anarchist and the

The Real Issue.

[Brantford Expositor.] The Toronto World has an editorial editor of that paper is Mr. W. F. Mac-

In Memoriam.

[Life.] In memory of father; gone to join

"To Swat the Consumer." [Ottawa Journal, Ind.]

Headquarters advises that all hands come together and persuade the Dogreat. ernment pressing upon Canada a course in the interest of the woolen and come together and persuade the Do-minion Government to give them a Obviously this high protectionist propaganda of the Manufacturers' Assoable cost. Its practical efficiency is, Lyttleton dare to refer the matter to inches. serve of trained seaman in Canada, is market for \$27,000,000 worth of products, perhaps, such as might be compassed those who are opposed to money con- home market is plainly not keeping sary to insure their individual perity through the enactment of legistributions. It is only a starting point, pace with the growth of agricultural lation which enables them to tax other but it will probably be the foundation production, nor is it likely to do so men. The form of advice which the bution of £30,000,000 to the cost of the is giving its members, and the form by the mine owners for their yellow of evidence which manufacturers are giving before the tariff commission, fact that the manufacturers are bent try in the time of need." Great buy, and increases the price of nothing tection against outside competition, inon higher customs duties, higher pro-Britain relied on the voluntary aid of he has to sell, except, perhaps, a few creased powers to tax their fellow

Billy and Archie.

[Toronto Star.] ber for South York appears in the neighborhood.

Mutually Solicitous.

[Life.] "My poor, forlorn woman, does your husband drink?" "No, mum, does

He Preferred a Baby Brother. [Philadelphia Record.]

"Yes, sir," said Johnny.
"I wish it was a boy," said Johnny, said Johnny." "so I could play marbles with him,

"Well," said the storekeeper, "why don't you exchange your little sister Johnny reflected for a minute, then "We can't now. It's too late. We've

Did He Mean This?

used her four days."

[Toronto Star.] Sir Frederick Treves contends that disease is benevolent, which is to say For the first nine months of each that he considers it a good thing for

Use of Toothpicks in Public, [Kansas City Journal.]

The public use of the toothpick is characteristically American. other nation is the vulgar habit of its promiscuous manipulation tolerated by decent people. The toothpick habit is so common in the United States that even in homes of otherwise cultured and well-bred people one observes its practice. The very best of cases and hotels make estentatious displays of toothpicks, and at mealtime one may not fully conscious of the disgust and the term "American manners."

Broken English.

[Harper's Weckly.]

much a question, "Can I get a divorce?" as "Where shall I apply?" because in some states a divorce could be
obtained for almost any reason. Would in attacking it.

English is said to be one of the most difficult languages in the world for a foreignar to learn. The verbs and prepositions are practically puzzling. A professor in an eastern colAnd find no spot of all the world my own.

lege tells of the troubles of a Frenchman with the verb "to break." "I begin to understand your language better," said my friend, M. De me still. You mix them up so with

"I saw your friend, Mrs. S-, just now," he continued. "She says she intends to break down her school earlier than usual. Am I right there?" "Break up her school, she must have

"Oh, yes; I remember, break up "Why does she do that?" I asked.
"Because her health is broken into." "Broken down."
"Broken down? Oh, yes. And, in-

deed, since the fever has broken up in her town---' "Broken out. Will she leave her house alone? "No; she is afraid it will be broken -broken— How do I say that?"
"Broken into."

"Certainly; it is what I meant to "Is her son to be married soon?" "No; that engagement is broken-"Broken off? Ah, I had not heard." "She is very worried about it. Her son only broke the news down to her last week. Am I right?"

Looks Like It.

"No; merely broke."

[Hamilton Herald.] It begins to look as though that Alberta Legislature may become a no Toryous body.

The Autumn Flower Garden. [Tennyson.] A spirit haunts the year's last hours,

Dwelling amid these yellowing bowers; To himself he talks: For at even tide, listening earnestly, At his work you may hear him sok

In the walks: Earthward he boweth the heavy stalks, Of the mouldering flowers. Heavily hangs the broad sun-flower

Heavily hangs the tiger-lily. As a sick man's room when he taketh

And the breath

the fading hedges of box beneath, And the year's last rose Heavily hangs the broad sunflower Over its grave i' the earth so chilly; Heavily hangs the tiger-lily

The Situation in the Transvaal.

[London Daily News.]

"To begin with, the war was undertaken for the express purpose of proarticle on "The Real Issue" in North ducing new, free colonies for white But everybody knows that men, and especially for British miners. real issue" to the mind of the On that understanding the electors continued to place confidence in Mr. Chamberlain, and on that understand. ing the self-governing colonies joined hands with us. The introduction of Chinese labor was designed to frushis appendix, his tonsils, his olfactory nerve, his kidney, his eardrum and a trate the object of the war by keeping out the white man and his trade These are sentiments for which some The imports of wool were \$1,319,000, leg prematurely removed by a hospital unions, and the ordinance was thus a gross betrayal of the colonies and of the British voter. Moreover it was a betrayal at the instance of capitalists whose names in almost every instance reveal a foreign origin, and who care

"Yet the Government, out of deference to these gentry, did not hesitate to flout the strongly-worded protests half-way in a brilliant white light ciation is maintained only at consider-Cape Colony and Natal. Nor did Mr. of all the Australasian colonies and of by any body of men who find it necesbecame an accomplished fact. And to Canadian Manufacturers' Association war, which was the price to be paid labor remains an undischarged, and hibit in entertaining a rich uncle. constitute efficient testimony to the indictment, of which the truth of no single item can be challenged, and which, even as stated, is still incom-

plete. Canadians, and as the first goal of universal repugnance to Chinese ment to think a \$20 hat looks well "For what was the secret of this their desires, more money in their own labor? In the first place, experience above a \$10 dress. had shown that the introduction of Chinamen in large numbers at once creates a complex racial problem, which would have been especially serious in a land like the Transvaal where already the whites are in a minority as compared with the blacks. And, in ALL PAIN, CURES WIND COLIC, and the second place, it was known that the mine owners aimed, not as Lord Milner so speciously argued, at restoring the prosperity of the country, but at keeping down the wages paid and spent in the country in order to raise first sight. One is that it might lead ATLANTIC TRANSPORT LINE. dividends paid and spent thousands of to marriage. miles away in Europe. The white miner and the black miner did develop internal trade. The yellow miner is given far less money to spend, and is far more inclined to spend it when he gets back to China-if, indeed he has not been flogged to death

POEMS THAT LIVE ******

The Traveler.

[By Oliver Goldsmith.] Remote. unfriended, melancholy, slow-Or by the lazy Scheld, or wandering Po. Or onward, where the rude Carinthian

Against the houseless stranger shuts the door; Or where Campania's plain forsaken lies, A weary waste expanding to the skies— Where'er I roam, whatever realms to see, My heart untraveled fondly turns to thee; Still to my brother turns, with ceaseless And drags at each remove a lengthening

Eternal blessings crown my earliest friend, And round his dwelling guardian saints Blest be that spot, where cheerful guests To pause from toil, and trim their evening fire; Blest that abode, where want and pain repair. And every stranger finds a ready chair: Blest be these feasts with simple plenty

Or sigh with pity at some mournful tale; Or press the bashful stranger to his food,

And learn the luxury of doing good

But a not destined such delights to share, My prime of life in wandering spent and function with stens unceasing to pursue Some fleeing good, that mocks me with

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and cosy, in gray and sky. \$9.00-Our most handsome full length Eiderdown Dressing Gown, reseda, sky, bluette and cardinal, silk trimmed.

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was only granted after the ordinance are only 21,827 physicians; 737 of them points are situate the Grand Trunk. are women. The war has made medical service more difficult to obtain than

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with crisp crackers or toast, well-buttered and a cup of Cocoa. Try it. Pullman sleepers, parlor and din It takes an imaginative tempera-

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whoever once uses it will not be with- as follows: When a man can hurry without making mistakes he's called an expert.

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No. 132.

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