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Another High Rate.

The need for scientific management of the affairs of municipalities is being brought home to not a few centres this year. The case of Streetsville has been brought to notice by the amount of taxation levied against that place for the next two years, which will be at the rate of 62 mills on the dollar.

According to reports, this rate is the outcome of the defeat of the bylaw authorizing an issue of debentures to pay for a new cement roadway which was built first, and then submitted to the people. The result is that the money will have to be raised in two years, instead of in 20. The money to repay the bank will be raised one year and the money to pay the contractor the next. In 1922 the tax rate will be raised eight mills over the 1921 rate and seven mills extra imposed in 1923.

This may be a case where the taxpayer is hit a little harder than in other centres. There are plenty of cases in all our cities where property, with local improvements counted in, is paying around 50 and 60 mills in taxes. Of course it is too much. It puts too great a levy on a man's purse for the sake of living in a given locality. It is in a period of high rents, which is an undesirable thing for any community.

It is hard for a city council to go ahead and run city affairs as any member of council would his own private business. It is all right in theory, but not in practice.

Take the matter of roads, pavements, sewers, etc., and their construction. When work is slack, there is a demand that the city go ahead with construction work in order to ease off the unemployment situation. We are not finding fault with this practice, as it is imperative that as much work as possible be found.

But from the point of strict business administration, what do we find?

Council cannot sit down and figure closely on costs, material, suitability of weather conditions, actual needs of the situation, etc. A private business concern, keeping in mind its earnings and expenditures, its profits and loss accounts, and the fact that it must face competition on this basis, could meet the situation in an entirely different light.

On the part of a municipal council there is a different sort of pressure entirely. There is the pressure of agency for work regardless of the absolute necessity of the work being done. There is the pressure supplied by the fact that many men, residents of the municipality, are in need of work, and must be taken on, often regardless of their fitness for the position.

What happens?
The tax rate in every municipality in the country answers this question so thoroughly that little can be said. The municipality pays a top price for its public works in many cases. The aldermen (or councillors as the case may be) are blamed generously for the amount of money spent for a given project, the critics finding it convenient to forget that the supplying of necessary work was one of the considerations in going on with the undertaking at all.

And so the thing goes, and so the tax rates grow.

The handling of civic finances is work for a professional. It certainly is too delicate an operation to be entrusted to the care of any new set of men who may head the polls at the annual municipal turnover.

The high rates we are paying now are in many cases traceable to past neglect and the following of the lines of least resistance.

As stated before in these columns, the heavy tax rate will probably work out its own salvation, because it will FORCE ratepayers to think seriously, and to participate in problems of civic administration.

The Heckler Appears.

The old-fashioned heckler is making his appearance at some of the political meetings of the present campaign, and seems to be doing fairly effective work.

The real heckler can "get" many a young speaker, making his first appearance on the public platform. He studies the situation quite carefully and knows almost to a minute when the speaker is at a point where, if his line of argument is broken, it will be very difficult for him to take it up again.

Nor is the heckler, if he is one of the old school, a noisy individual. He generally puts in his little shafts in a way that will simply annoy the speaker or spoil the effect of some portion of the address that he is delivering with more or less telling effect.

Some years ago when elections were keen in Wellington, a Conservative candidate, who had difficulty in speaking the English in true campaign style, was given a set speech by some of his friends. In

Be It Ever So Humble.



just exactly the same amount of labor.

where a Berkshire sow with pigs sold at \$25. In the next pen two purebred Yorkshire sows with pigs brought \$60 each. Figures talk and there you have them. Furthermore, the farmer who is in purebred stock of whatever description has a much better chance for bank accommodation and more of it than the man in grades or scrubs. The only way to better cattle prices lies down "Purebred Avenue."

Expression.

Study the furnishing of a home and you "have the number" of the housewife. People express themselves in the furniture they buy and the homes they build, just as much as in the clothes they wear.

Psychologists call it "the creative impulse" or "the unconscious expression of the inner self."

Take a deep breath and delve into psychology with Dr. C. T. Curran, director of the Royal Ontario Museum of Archaeology.

The oldest pictures in the world are in caves of the Pyrenees Mountains, between France and Spain. Carved on the walls, they represent that which the cave man wanted most—the animals he hunted.

Such pictures, says Curran, gave prehistoric man a feeling of possession and mastery, in advance of the actual killing.

It was one of the oldest human beliefs that the picture of a thing gives one power over the thing itself.

Salesmen can profit by this bit of psychology. Study the pictures in a man's office and you know what to talk to him about.

This may never have occurred to you. But tonight in your home ponder the pictures on the walls. They reveal whether your "suppressed functions" are along lines of hunting, nature or adventure.

LITTLE 'TISERS

A man in Vermont discovered his voice after being speechless for 17 years. Probably he'd just received his first income tax papers.

In Maryland one of the pupils at the high school is the wife of the principal. He may run things in school house, but, oh boy, just wait till after four.

In the last year it cost United States \$6,250,095 to enforce prohibition. In the same period fines amounted to \$53,296,998. Of course prohibition pays.

A Chicago man arrested for burglary told his story to the court. In brief it was this—a wife, seven children and no work for three months. We're not patting him on the back for theft, but what else could he do?

The Woodstock Sentinel-Review digs into the region of Hamilton

It is only by trying to understand others that we can get our own hearts understood; and in matters of human feeling the clement judge is the most successful pleader.

—Virginius Puerisque.

25 YEARS AGO TODAY

Here We Have Items of Local and District Interest,
As Recorded in The Advertiser of 1896.

LONDON, NOV. 4, 1896.

Vertical writing was the board of education's chief topic of discussion last night, and the debate was becoming real warm, when a timely compromise had a cooling effect. The subject was introduced in the following clause by No. 1 committee's report, submitted by Trustee Johnston: "That it be optional with the teachers of the public schools to introduce vertical writing in their classes. Trustee Buchner contended that the act required a teacher to first apply for and receive the sanction of the board before he or she taught the system. Mr. Keenleyside charged that some teachers were teaching the vertical system without the board's permission. Mr. Campbell, chairman, upheld the view that teachers had to apply for permission to teach the vertical system. Mr. Greenless spoke strongly in favor of vertical writing. Trustee Logan said Mr. Campbell, chairman, and Althouse had told him they opposed vertical writing. The board's solicitor, Trustee Murphy, was asked for his interpretation of the law, and after reading it carefully, he said, that a request from the teacher was implied though there was nothing in the section absolutely calling for it.

Dr. Wilson poured oil on the troubled waters by moving that the opinion of Mr. Murphy be obtained.

Principal Merchant reported that the number on the Collegiate Institute roll was 727, and the average attendance 695. The increase over October, 1895, was 35. Miss Keley, the new teacher, had assumed her duties.

Trustee Burdick moved that tenders be called for a piano for Lorne avenue kindergarten. Carried.

The village fathers—Reeve Saunby, Deputy Reeve Moore, Councillors Collins, Duff and Hamilton—wrestled with

municipal affairs of London West at the regular meeting of the council last night. Deputy Reeve Moore felt a little disconcerted when the letter from the village solicitors was read, vetoing the scheme of exempting all new buildings for two years. The letter says: "As to the legality of the proposed bylaw for exempting new buildings, we would say the council has no power."

Tenders for laying new plank sidewalks were received from W. Cotton, at 23½ cents per foot; John Moir, 23½ cents, and F. R. Ellis, 16½ cents, and were referred to the chairman of the board of works.

The matter of placing lights at Oxford street bridge and Oak street was discussed, and Mr. Alex. Ferguson appeared before the council to urge the necessity for the light at both places. He said women were afraid to pass under the C. P. R. bridge after dark. No action.

Mr. Maxwell Armstrong resigned the position of auditor, owing to his removal to British Columbia.

Auditor Fraser of the G. T. R. is in the city, making his usual examination of the company's books.

The new room at the Collegiate Institute, rendered necessary by the overcrowding of the lower forms, was opened yesterday.

During October there were registered with the St. Thomas city clerk 14 births, 8 marriages and 13 deaths.

Chatham's customs collections for October were \$4,595.99, an increase of \$1,241.76 over the same month for 1895.

J. H. Tennant, V.S., of this city, has been appointed inspector of cattle, sheep and hogs exported from this district.

COMMON SENSE WAYS TO KEEP WELL.

DIRTY NAILS

BY DR. R. H. BISHOP.

OUR finger nails are there for a purpose. The duty of the finger nail is to act as protectors to the tips of the fingers and thus save them from pressure and injury. The sensation of touch is thus made more accurate.

But not only to look well, but to prevent any possibility of spreading germs the nails must be kept clean. Doctors, nurses, maids, housewives and especially cooks have the greatest opportunities to do harm because of dirty finger nails. It is a known fact that cooks have spread typhoid fever by the nails acting as "carriers" of the disease.

After the hands have been thoroughly washed an orange stick or nail file should be used to remove the particles of dirt under the nails. Never use the point of a scissors or the blade of a knife for this purpose, because either of these cause the under surface to become rough and hold particles of dirt more securely.

After the use of the nail file or orangewood stick, the nail brush should be employed and then again the stick or file.

Some emotional and absent-minded persons have the habit of biting their nails or picking at them. The origin of such a practice may be "hangnails" and rough edges which are first sucked upon or bitten once or twice. Then follows the bad habit.

The finger nails themselves are not dangerous. Neither is a scratch from them if they are clean. If the margins of the nails were sterilized, disinfected

and as hygienically clean as the surgeon's knife you could pick and scratch without hurting anything.

It is because the nails harbor germs and the skin is also filled with microbes, that scratches and nail marks and skin bitten off around the nails are dangerous. "Hangnails" (bitten "hangnails") are infections in the flesh from germs harbored by the nails.

Red, swollen and inflamed "ingrowing nails" are due to similar bacteria. A good treatment for such infections is hot boracic acid water applications.

THREE DAYS' GRACE.

Maggie's sweetheart, a proverbial

BOY'S OWN SOAP
Boys just love its smooth
fragrant lather
BEST for BABY, BEST for YOU

tight-fisted Scot, had taken her out for the afternoon, and that was about all. They rode some distance on the trolley, turned around and rode home again. Never was mention made of food or entertainment.
Beck within her own gateway, Maggie, who had keenly felt the neglect, sarcastically proffered Sandy a dime. "For the carfare you spent on me," she said, meaningly.
"Hoots, toots, woman," returned Sandy, pocketing the coin. "Saturday wad hae been time enough."

"All Thanks be unto Thee, O Lord"

This Thanksgiving-tide we can lift our voices and truly (aye, from our hearts) we can give thanks unto the Lord of the Harvest.

God has been good to us in this great land of ours.

Many this year will remember this joyous time by giving to their loved ones and their dear ones

GIFTS THAT LAST

Your Jeweler can show you some dainty, little, inexpensive pieces which are just the thing for Thanksgiving remembrances.

And for gleaming silver to adorn the Thanksgiving table, your Jeweler can satisfy your desires.

See that this sign is shown where you shop

GIFTS THAT LAST

Tender Gums—A Warning

Beware of gum tenderness that warns of Pyorrhea. Four out of five people over forty have Pyorrhea—many under forty, also. Loosening teeth indicate Pyorrhea. Bleeding gums, too. Remember—these inflamed, bleeding gums act as so many doorways for disease germs to enter the system—infecting the joints or tonsils—or causing other ailments.

Forhan's positively prevents Pyorrhea, if used in time and used consistently. As it hardens the gums the teeth become firmer.

Brush your teeth with Forhan's. It cleans the teeth scientifically—keeps them white and clean.

If gum shrinkage has already set in, start using Forhan's and consult a dentist immediately for special treatment. 35c and 60c tubes in Canada and U.S. If your druggist cannot supply you, send price to us direct and we will mail tube postpaid.

Formula of R. J. Forhan, D. D. S.
Forhan's, Ltd., Montreal
FORHAN'S
FOR THE GUMS
Checks Pyorrhea

A THANKSGIVING OFFERING OF

New Winter Coats

which, from standpoint of values, will surpass any coat sale ever offered by this store.

Coats of Distinctive Types

STRIKINGLY HANDSOME

\$27.50, \$39.75 and \$50

All that the season can offer in newest designs, handsome trimmings of embroidery, quality fur and handsome fabrics, is embodied in these coats; made up from Bolivias, Broadcloths, Duvelyn, Normanly and Salts' Plushes; such furs as beaver, beaverine, seal, opossum and squirrel are extensively used for trimmings; silk linings of exceptional quality; all shades and sizes.

Every Suit In Stock Reduced For Clearance

Suits formerly sold up to \$95.00, reduced to

\$35, \$45 and \$49.50

Beautiful suits, fashioned of rich materials, such as Duvel De Laine, Duveltyne, Broadcloth and Tricotine. Those that are furred have beaver, Australian opossum, seal and beaverine collars and trimming used in effective ways; others are most elaborately beaded and embroidered.

Exclusive Frocks For Daytime and Evening Wear, \$25, \$35 and \$45

Frocks made of Canton Crepe, Crepe-Back Satins, Velvets, Taffeta and Satins, in a most stunning array of captivating modes, with plenty of black and all the new shades.

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LADIES WEAR CO.
211 DUNDAS ST. LONDON.