

The Toronto World

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SATURDAY MORNING, FEB. 7.

Saskatchewan Solons Debate the Banking System.

The legislature of Saskatchewan has been debating the banking question, and upon the recommendation of the attorney-general will petition parliament to have the B. N. A. Act so amended as to give the provinces concurrent jurisdiction with the Dominion government over the subject of banks and banking.

The chartered banks were not catering to the needs of the agricultural community, and the only remedy was the provision of machinery which would permit of the establishment of small local banks owned and operated by local people who knew local conditions and local needs.

The unit bank in the western States often has a capital of only \$25,000, while under the Bank Act a chartered bank in Canada must have a subscribed capital of at least \$500,000, with \$250,000 actually paid up in cash.

In the meantime the Saskatchewan legislature suggest that a bank be incorporated under the bank act with a capital of \$500,000 or more, and that the larger part of the stock be subscribed for by the provincial government.

This would make a provincial bank in so far as the provincial government would be in control, but it would still be a chartered bank subject to all the limitations and restrictions of the bank act. It could not lend money on mortgages, turn itself into a land bank, or anything of that kind.

Now that the war is over and a little breathing space allowed in the struggle for existence, the arts of peace are making some effort to regain their former standing. The musical world is becoming more active, and the notable performances of the Elgar Chorus in Hamilton, one of which is to be repeated in Toronto tonight, will quicken the pulses of all discriminating amateurs.

Some time ago, the National Chorus gave a charming concert, and the Eaton Chorus this week has shown what is possible in securing really artistic results from comparatively untrained sources, and later on in the month we are to have the three-day festival of the Mendelssohn Choir.

All this is vocal music, and it is only in the Russian Symphony and the Philadelphia Symphony Orchestra that we are this year to be favored with orchestral entertainment.

Mr. H. A. Fricker has been organizing a group of business men of the advantages of hearing some good music every week, and its effect on the brain, sensitizing and developing it. The occasions have been so rare for some years in which a musical taste could be gratified, that the present occasions are likely to create much interest.

There is no limit to the possibilities of the Hydro-Electric method. It is marvelously adaptable, and its first stipulation, to give service at cost, endears it to the public while its business methods secure stability and economy.

Chatham Hydro-Electric system has just taken over the gas company in that city, and the fact indicates the extension that is possible among the municipalities of the Hydro method. Public utilities which are monopolies are the proper field for public ownership and development and the next generation will no doubt wonder at our slackness in not more rapidly taking hold of the opportunities open to us.

A Sound Foundation First. Sir Bertram Windle's address on university methods was notable for one observation which showed that he favored Tennyson's view that "he is the true cosmopolite who loves his native country best."

There must be a point of view, a foundation to build on, a framework of character to bear the accretions of experience, or the wanderer is apt to degenerate into a dilettante, who has no convictions, who arrives nowhere.

"THAT MAN O'CONNOR LEAVES THE DOOR OPEN"



who is unable to estimate standards, who dissipates his energies without constructive results.

By Right Divine.

If Prussia consents to carry out the "bargain" the ex-kaiser has made with his former subjects as a composition in lieu of the property he formerly owned, we may safely regard the Prussian people as the most gullible fools on earth.

That he should take who has the power, and he should keep who can. There is a flaw in the title in all these cases.

Musical Revival.

Now that the war is over and a little breathing space allowed in the struggle for existence, the arts of peace are making some effort to regain their former standing. The musical world is becoming more active, and the notable performances of the Elgar Chorus in Hamilton, one of which is to be repeated in Toronto tonight, will quicken the pulses of all discriminating amateurs.

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BUILD THE TUBES.

Editor World: Your editorial re tubes in a recent issue was most opportune. Recently perused your suggestion for P.A.V.L. cars with satisfaction. Suggestions like the foregoing, where brains are used, are a decided relief to contemplate.

Wholesale Grocers' Association Moot Boycott of U. S. Goods

The secretary of the Canadian Wholesale Grocers' Association sent a telegram to the members of the association throughout the entire Dominion requesting them to express their views regarding the advisability of discontinuing the purchasing of U. S. manufacturers' goods unless payment for same is accepted in Canadian funds.

QUESTION OF CARS STILL IN ABEYANCE

Hours of Discussion End in Little Accomplished for Public.

An uneventful conference on the problem of Toronto street car overcrowding was staged yesterday in the office of Attorney-General Roney, Mayor Church, Reginald Geary, J. N. Fairly and Roland Harris participated as the protagonists of the people's rights to more and better accommodation, whilst R. J. Fleming, D. L. McCarthy, Fred Hubbard and J. W. McCullough were the champions of the underdog, the down-trodden company.

The attorney-general, who has a fondness for racing idioms, remarked in the middle of the performance that it was only a preliminary canter, so it was only a preliminary canter, so it was only a preliminary canter, so it was only a preliminary canter.

Mr. Roney, not being able to furnish a solvent for the deadlock, suggested that the parties prepare each a memorandum for his information, and all went home to hunch happy. The rush-hour crowds later in the day, however, discerned no difference from former days of half-suffocated passage to their homes.

Mr. Fleming and Mr. McCarthy said the company had no money. They had to find money to defend all sorts of suits in England and elsewhere. With the orders of the railway board standing against them they could not borrow.

Mr. Geary: "The company has been able to spend millions of dollars to finance other companies."

Mr. Roney: "If what the company says is true."

Magistrate Cannot Deal With Alleged Coal Combine

WORLD'S DAILY BRAIN TEST

By Sam Loyd. 14 Minutes to Answer This. Here are a dozen studies in the amusing game of correcting spelling by the changing of one letter. That is, you take away one letter and substitute another in its place and make an English word.

by Mr. Justice Middleton until February 17. In the meantime an application may be renewed before the board of commerce for leave to appeal to the supreme court of Canada from the ruling of the board, which found Mr. Fish and the Harbor Coal Company guilty of an infraction of the act by selling some fifty tons of soft coal at \$15 a ton. The case may go to the privy council ultimately.

of course," answered Louise simply, as the she had never intended to do anything else.

"I saw you once at an art exhibit with Mrs. Shattsbury, and I was jealous too," Louise confessed in her turn.

"But you mustn't be," Harry said, anxious to clear up everything. "I couldn't even ask you to come back to me now, except that she helped me get a contract that practically establishes me in business, I won't have so much money, but I'll have enough so we needn't ever worry."

"You'll be my sweetheart," said Harry, and ended the conversation by taking her again in his arms.

"Nor I," exclaimed Louise, with the feminine match-making instinct aroused at once. "You know, Harry, they were made for each other. They would be awfully happy married."

"Harry!" Louise cried, "So it was you he meant?"

"My dear, my dear," was all the man could say for the moment. He came close to her and put his arms around her, and Louise hid her face against his shoulder. All he could see of her was a bit of her neck between her coat collar and her little velvet hat.

"So much," Louise said and came over closer to him.

"And I love you, too," he whispered, his face close to hers. "And we will be happy, sweetheart."

MOONLIGHT AND MONEY

BY MARION RUBINCAM.

MOONLIGHT. CHAPTER 108.

Harry, standing in the bedroom, measuring a space for what seemed to him a totally unnecessary closet, wondered why Mrs. Shattsbury did not bring up these prospective tenants. He started into the hall to go downstairs.

Louise, having wiped her eyes and powdered her nose to make herself presentable, turned to go on and meet her supposed customers. And they met in the hall at the top of the stairs, the whir of two motors vanishing down the road into the village reached them faintly. In a flash they understood.

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"So much," Louise said and came over closer to him.

"And I love you, too," he whispered, his face close to hers. "And we will be happy, sweetheart."

"Yes, I know we will," said Louise, with great contentment in her voice. "We have so much more sense about things now than we did have. We thought life was all roses and moonlight, now we know that there's a practical element called money that has to be considered a little. I don't mean that we won't be happy if we are never rich," she said, afraid he would not understand, "I mean simply that if we have enough for all the necessities, we won't spend all our time worrying—it will be all moonlight and roses from now on, won't it?"

"That's funny," she talked about him too," said Harry. "I shouldn't be surprised."

"Nor I," exclaimed Louise, with the feminine match-making instinct aroused at once. "You know, Harry, they were made for each other. They would be awfully happy married."

"Harry grinned a bit.

"Never mind about them," he answered. "Tell me all about yourself, I got little scraps of information about you that only made me hungry. You look so well—Louise, I always knew you were pretty, but I never realized how stunningly beautiful you are." He took her hands and held them.

"That's because I'm happy," Louise laughed.

THE STERLING BANK OF CANADA

SAVE, Because-- Careless spending is the High Cost of Living.

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THE GIRL WHO SMILED THRU

is one of the best newspaper stories ever written. It begins on this page Monday morning. Make sure you read the first chapter.

TOPICS OF THE DAY. "Just as we get John Barleycorn buried, along comes Sir Oliver Lodge to tell us there is life after death."—Philadelphia North American. How Would You Punish the Kaiser? Some time ago The Literary Digest prepared and forwarded to the Justices of the State Supreme Courts, to District, County, and Circuit Judges, and to the heads of the legal departments of American universities, a brief questionnaire. If William Hohezzollern is found guilty, the "Digest" asked, both of conspicuous responsibility for the war and of authorizing military violations of international law, what penalty should be imposed upon him? Three hundred and twenty-eight replies have been received, covering every section of the country and representing a wide diversity of opinion.

JOHN O'CONNOR... Ladies' Gentlemen... FRED W... 665 S... TELE... No connection...