

THE COURIER
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THE SITUATION

While Teuton delegates are reported to have reached the Allied fighting front in order to ascertain the Foch terms for an armistice, the Allied forces in the western area still continue, with unabated vigor, to smash the armies. Field Marshal Haig, in his report of yesterday's operations says: "We progressed along the whole battlefield to-day in spite of a heavy continuous rain," and then in further detail he records the taking of more towns and territory, and also possession of "the important railway junction of Aulnoye."

The French report is equally cheering, chronicling, as it does, an advance at some points of more than six miles.

With Bulgaria, Turkey and Austria out of it, the Allies have now only a single front with which to deal, and the ultimate finish of the Hun is just as certain as the fact that a German pledge is not worth the paper it is written on, but Major-General Maurice, the British critic, points out that the enemy has not yet suffered a military collapse and will still have to be reckoned with as long as he decides to keep up the struggle. Of the end, there cannot be the slightest doubt, but the approximate date thereof is still only guess work.

An indication of how John Bull feels upon the subject is contained in a despatch from Chicago which states that a number of British war contracts of importance and value have been cancelled by cable.

Even in defeat, the Hun falsehood factory continues to work overtime. German officers are telling the soldiers that Great Britain has broken faith because she had given the pledge that there would be no fighting during the evacuation of Belgium and Northern France, and an official statement issued in Berlin complains of the delaying peace tactics of "our adversaries," while Britain and her associates have all along declared that "it would be a crime to prolong the bloodshed one hour longer than was absolutely indispensable."

Well, if the Hohenzollern outfit are so anxious for it to stop, why don't they get on their knees without any more ado?

In the British House yesterday Hon. Mr. Macnamara, Parliamentary Secretary of the Admiralty, announced that since the commencement of the war to Sept. 30th, 8,946,000 tons of British merchant ships had been sunk by submarines. Of this number 5,443,000 tons had been replaced by new construction, the purchase of ships abroad and the use of enemy captured ships. The net loss was therefore over four million tons.

USE YOUR SAVINGS.

Among some there may be a disinclination to invest all their savings in Victory Bonds. This backwardness may be due to their not wishing to invest their last dollar for fear they might need it for personal use.

The plan under which the bonds are sold provides for this contingency. Either 5 or 15 year bonds can be purchased. Better than this provision is however the indubitable assurance that Victory Bonds are as good as cash.

Experiences in other countries which have floated war loans goes to show that after a war such bonds increase in value.

Taking the American civil war as illustration, the bonds of the Northern States were in 1861, the first year of their war sold at 86. This means that a \$100 bond was purchasable for \$86. In 1864 when the war ended they sold at \$102 and in 1869 at \$121.

The reason for this increased value of a war bond is not far to seek. Of all bonds or debentures offered for sale in any country, a government bond has the best security. Every rood of land and every brick on it may be said to be behind them. And all of the country taxing powers as well.

During a war, money rates are higher than in peace times. Whereas in peace days the Canadian government could borrow at 3 or 4 it is now obliged to pay 5 1/2 per cent. Later on, the country will be able to borrow at lower rates. Then people with money to invest and desiring gilt-edged security, will be willing to pay more than par for Victory Bonds.

Following up the thought of disinclination to withdraw savings, it should be recalled that in doing so you are not "spending" your money. Instead you are lending it to your



country at 5 1/2 instead of the three or four per cent. you are receiving. This benefitting Canada and yourself by the step.

Your banker will encourage you to do this. He clearly recognizes that this appeal to the people to loan of their savings and earnings to the country has served the good purpose of more widely inculcating thrift among the Canadian people.

The facts buttress him. Since August, 1914, the Canadian people and banks have loaned the Dominion \$950,000,000.

One might wrongly infer that this has been dropped into the cauldron of war and disappeared for keeps. It has not, for the reason that the money so loaned has been expended in Canada. Factory and farm products on an unprecedented scale have been purchased. Everyone has been busy and remuneratively employed.

The bank reports show that at the end of September there was \$206,000,000 more money on deposit than at the same period last year. The increase in the savings of the people was \$69,000,000 and demand deposits \$137,000,000.

The wage earner is like unto the owner of a good sheep. This year he clips its wool. But the wool will again grow. So the thrifty employee using the "wool" derived from his position to buy a Victory Bond, will, by continuing to save, get another clip next year. He will still have the sheep and a bond to represent the value of his wool.

A SPLENDID DEMONSTRATION.
 Brantfordites last night indulged in a double-barreled demonstration of enthusiasm with regard to the glorious news from the front and on behalf of the Victory Loan. The citizens of this good-burg certainly know how when they undertake anything of this kind and the event in question proved no exception to the general rule.

The one cause of criticism with reference to the Drill Hall gathering is that Hon. Mr. McGarry should have been left as the last speaker on the program. It was after ten o'clock before he was called upon and under the circumstances he naturally shortened the address which he was prepared to make. Mr. McGarry is one of the best platform speakers in the Province and in the time which he saw fit to use he fully demonstrated that fact.

The demonstration was certainly all right and well carried out, the next thing is for those who have not yet subscribed to Victory bonds to translate some of their fervor into a purchase of the same up to the limit of which they are capable.

NOTES AND COMMENTS.
 Some splendid floats in that parade last night. Now see to it that you do your part in helping to float Brant County's share of the Victory bonds.

Airplanes to-day scattered literature upon the people of Brantford. In your imagination just substitute bombs for these harmless missiles and then go buy a Victory bond.

During his eloquent address last evening Mr. W. F. Cockshutt, M.P., made the warranted criticism that despite their arduous achievements in other directions Canadians fall lamentably short in the cheering department. Subsequent responses demonstrated that they can certainly do it when they only half try.

Most Canadian theatres are running again, but the Hun would give a great deal if the Allied program in the theatre of war could be stopped.

Announcement comes from Ottawa that Canada's new cent coin will be smaller than the present one. It is to be hoped that the decrease in size will enable it to travel further.

The announcement in the Drill Hall that the Germans had signed the peace terms of Foch was a pre-

mature statement of the same brand and source as when Mayor Bowley when in office had bells ring and whistles sound for an event which never took place. A little common sense would have shown that Teuton delegates could not have signed up before they knew what was offered.

Your Problems Solved??

By Rev. T. S. Linscott, D.D.
 (All rights reserved.)

Dr. Linscott in this column will help you solve your heart problems, religious, marital, social, financial and every other anxious care that perplexes you. If a personal answer is required, enclose a five cent stamp. No names will be published; if you prefer, sign your initials only, or use a pseudonym.

THAT TOBACCO HABIT—I am sorry Mrs. S. that your husband smells so strong of tobacco as to be a nuisance to you. Seeing however, he is your husband, you should conquer the romance of which you complain. The use of tobacco is a bad habit. That a great many good men have formed the habit does not do away with the fact that it is one of the many bad habits which the world would be better without. If you allow your husband to see how repulsive tobacco is to his wife, that may drive him from it, and I advise you not to do it. Fortify yourself with some strong argument against the tobacco habit and try and persuade him to give it up.

BE HOPEFUL—"Troubled One" asks, "How can I prevent having evil forebodings? Have faith in God, and love your fellow creatures. Don't brood over your troubles; think of the troubles of others and do what you can to relieve them. Eat sparingly and avoid everything in the nature of stimulating drink. Out of all bad habits, engage in religious and social service, read solid literature and quit reading sensational novels."

WAR COSTS CANADA WELL OVER BILLION

That Sum Exclusive of Recent Expenditures Made Overseas

By Courier Leased Wire
 Ottawa, Nov. 6.—The war has cost Canada well over a billion dollars up to date. This comprises accounts which have actually passed through the Finance Department. It does not include recent overseas expenditures, which accounts have not yet been presented.

War expenditure by the Dominion since August, 1914, has been for the different fiscal years, approximately as follows:

1914-15	\$60,750,000.
1915-16	\$166,197,000.
1916-17	\$360,483,000.
1917-18	\$343,835,000.
Seven months to October 31, 1918	\$169,574,000.
Total	\$1,046,844,000.

The expenditure for war purposes last month was \$68,510,000, as compared with \$44,481,000 in October, 1917. It is explained, however, that the figures for last month include some overseas accounts which had been delayed in the mail.

Revenue on consolidated fund account continues to increase. Last month it was \$23,431,224, in comparison with \$13,241,155 in October, 1917. During the seven months ending October 31, 1918, revenue was \$164,414,136. This compares with \$145,719,060, the revenue for the equivalent period last year. Expenditure on consolidated fund account was in October, 1918, \$19,685,497; in October, 1917, \$16,459,966.

The total net debt of the Dominion on October 31 last was \$287,035,509, an increase during the month of \$62,897,616.

PLANES TO CROSS OCEAN.

By Courier Leased Wire
 Montreal, Nov. 6.—"I am confident that airplanes will fly safely across the Atlantic soon after the end of the war. Undoubtedly peace will open up boundless possibilities for aircraft," said Lieut.-Col. Bishop, V.C., D.S.O., Canada's most brilliant aviator.

Lieut.-Col. Bishop, who arrived in the city a few days ago, accompanied by his wife, will leave this morning. He declined to make any comments on the war and would express no views concerning military flying, but spoke with enthusiasm about the possibilities of aviation after the war.

RESISTANCE STIFFENS.

By Courier Leased Wire
 With the American Army on the Sedan Front, Nov. 6.—By the Associated Press.—(12:30 P.M.)—German resistance against American pressure west of the Meuse stiffened considerably to-day. The Germans are using artillery, gas and machine guns.

The village of Beaumont, where there are more than 400 French civilians, is the particular target of the Germans. At last night they deluged Beaumont with poison gas.

POLES DEMAND WITHDRAWAL.

By Courier Leased Wire
 Amsterdam, Nov. 6.—Demands that the Germans withdraw their troops forthwith from Poland have been forwarded to Berlin by the Polish national government, according to the Rhenish Westphalian Gazette of Essen.

Miss Kate Byron, Pearl street, is visiting in Toronto.

Getting Back Three Million Dollars

THE PAPER CONTROLLER for Canada a few weeks ago added \$12 to the price of news print paper—the kind used in printing the Courier. This addition, following closely upon several previous increases authorized by the Paper Controller, has meant to Canadian newspaper publishers a total increased publishing cost, in the matter of paper alone, in the past eighteen months, of three million dollars. This very considerable sum Canadian publishers must recover from their customers, their readers and advertisers.

In connection with the earlier increases the readers of many daily newspapers have been required to pay \$1 or more per year for their newspapers, while the subscription price of very many weekly newspapers has been increased from 50 to 100 per cent. In many cases still further increases will be necessary.

But all the three million dollars increase in paper costs cannot be loaded on readers; some of this sum must come from the advertisers—this in the form of increased advertising rates. Advertising rates in Canada are, generally speaking, much lower per thousand in circulation than in the United States. Speaking on this point the editor of Marketing, a Canadian advertisers' newspaper published in Toronto, says in his last issue: "In meeting the Canadian publishers' calls for higher rates, advertising buyers should not fail to recognize that for years they have benefited by the publisher's undervaluation of his space, and should be the more willing on that account to recognize the present necessities." To all of which The Courier agrees.

WOMEN TO SIT IN PARLI.

By Courier Leased Wire
 London, Wednesday, Nov. 6.—The House of Commons today passed, on third reading, the bill permitting women to sit in parliament.

NEW ZEALAND PRESENTED.

By Courier Leased Wire
 Wellington, Nov. 7.—(Canadian Press via Reuter's).—It is definitely understood that New Zealand will be represented at the peace conference and that her ministers are momentarily expecting an urgent call.

SPANISH CABINET QUILTS.

By Courier Leased Wire
 Bulletin, Madrid, Nov. 7.—After a long session in the Chamber today Antonio Maura, the Premier, went to King Alfonso to submit the resignation of his entire cabinet.

BRITISH CASUALTIES.

By Courier Leased Wire
 London, Nov. 7.—British casualties reported for the week ending to-day, totalled 27,648, divided as follows:
 Killed or died of wounds: Officers, 359; men, 6,084.
 Wounded or missing: Officers, 922; men, 20,233.

GOVERNOR MCCAULE AT HALIFAX.

By Courier Leased Wire
 Boston, Nov. 7.—Governor McCall has gone to Halifax where he is to be entertained by provincial officials as a mark of appreciation of the aid given by Massachusetts last winter when an explosion in Halifax harbor destroyed a large part of the city. He will address students at Dalhousie University and will receive a degree.

SOLDIER-CHEMIST DEAD.

By Courier Leased Wire
 London, Nov. 6.—Lieut.-Col. Harrison, controller of the department of chemical warfare, died to-day following an attack of pneumonia.

He joined the army as a private in May, 1915, and immediately be-



BACK UP THAT SMILE

That smile bespeaks confidence, the quality that has made the Canadians the spearhead of the great British offensive. It will remain, and if anything, grow broader, if the wearer knows that the folks at home have backed the Boys up with \$500,000,000 in Victory Bonds. The spirit at home is reflected in the morale of the men in the field. Do nothing to remove that smile. Keep it there.

LEND TO YOUR LIMIT

SAFETY DEPOSIT BOXES

You will need one in Which to put Your War Loan Bonds

The Royal Loan and Savings Co.
 38-40 Market Street

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