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LONDON, FRIDAY, OCT. 19.

THE ONTARIO BANK.

The action of the Canadian Bankers' Association in demanding an immediate investigation of the affairs of the Ontario Bank entitles it to the gratitude of the public, and exhibits a high sense of professional honor. The charges laid against the president and manager of the bank, framed by the council for the association, prove that the inquiry is undertaken in good faith and will be prosecuted without fear or favor.

The general manager of the Ontario Bank may or may not have been exclusively to blame for its misfortunes, but he must not be made the scapegoat of directors because they chance to be men of high social or financial standing. The president, Mr. G. R. R. Cockburn, is one of the most conspicuous men in Canada, and his name and reputation have been assets of more than one commercial and financial institution. His arraignment is, therefore, an assurance that every attempt will be made to place the responsibility where it belongs.

The Ontario Bank shareholders, whose trust has been abused, and the bankers of Canada, who have assumed heavy obligations to protect depositors, are not the only interested parties. It is a matter which deeply concerns the Canadian public. A cursory examination of the books of the Ontario Bank shows that in August last the monthly report of the bank to the Dominion Government was falsified to the extent of \$1,496,277 and that this species of deception has been practiced since 1901. The disclosure suggests the need of more effective Government inspection. The Canadian banking system has many admirable features, but no system will absolutely protect the public if the men who work it are dishonest or incompetent. Probably one result of the present case will be amendments to the banking law, which will place a greater degree of responsibility upon directors. It appears that irregularities on a gigantic scale went on under the noses of the Ontario Bank directors for years before they scented anything wrong. Nor are banks the only fiduciary institutions, judging by recent exposures, in which there is need for reform.

The action of the Ontario Bankers' Association indicates a desire on the part of the heads of Canadian chartered banks to assist in perfecting the banking regulations. The fact that a panic was averted, and the depositors and customers of the Ontario Bank fully protected, is a great tribute to the Canadian banking system, and supports the claim that it has no superior in any country. If it is capable of improvement, all the better.

THE STEEL TRUST AND CANADA.

The steel trust has tightened its monopolistic grasp of the iron and steel business in the United States by its lease of the Great Northern Railway's iron-ore lands in Minnesota. These deposits are estimated at 500,000,000 tons. The trust was already in possession of over 200,000 acres of mineral lands in Wisconsin and Michigan, comprising most of the large iron mines south of Lake Superior, and containing between 300,000,000 and 400,000,000 tons. The lease of the Great Northern's deposits gives the trust the two largest ore fields known in the United States, and a virtual monopoly of the ore supply. Under its contract with the Great Northern, the trust must take 750,000 tons out of the new ore fields next year, and increase its draft by 750,000 tons a year until it reaches 8,250,000 tons in ten years. The royalties to the railway company, beginning at \$1,237,500, are to be \$16,417,000 by 1917. The price is \$1.65 a ton for ore delivered at the docks, 85 cents for royalty, and 80 cents for freight to the railway, a higher charge by 5 cents for a short haul than is made for carrying ore by barge from Lake Superior to Buffalo. With a virtual control of the ore supply and sheltered from foreign competition by the Dingley duties, the steel trust will have the people of the United States more than ever at its mercy. Already it is charging more for its products in the home market than in foreign countries, but by some freak of logic this condition of things is defended as one of the beneficent features of a protective system.

The trust's latest deal is not without importance to this country. Canada has, so far as known, the richest deposits of iron ore on the continent, excepting those now controlled by the trust across the line, and within a measurable time the Canadian fields may become the chief source of supply. Iron and steel are being adapted to many new uses and the consumption

is growing so enormously that it is predicted that the iron ore beds of the United States will be exhausted in a hundred years. The price will rise in inverse ratio to the supply, and the effect must be to impart a steadily increasing value to the Canadian ore fields. It would not be good national policy to allow a foreign corporation to get hold of this great asset, and ship the ore out of the country. The raw material should be conserved for the Canadian and steel industry, which is now attaining large proportions.

WESTERN AUSTRALIA'S SECESSION.

Western Australia threatens to secede from the Commonwealth under circumstances which have some analogy in the history of the Canadian Confederation. The grievance of the West Australians, as of British Columbia 20 years ago, is the lack of railway connection with the rest of the continent. The Commonwealth Parliament has vetoed the project of a transcontinental line connecting the centers of West Australia with the other states. It is a voyage of four days from the chief port of the western state to Adelaide, the nearest available terminal on the continental railway system. A transcontinental line from east to west would traverse a thousand miles of desert, which would yield no local traffic, and the eastern states are not willing to shoulder the great cost. Neither can any railroad be built and operated by private enterprise, under the government ownership law.

The secession resolution adopted by the West Australian Parliament may create a threatening situation. The preamble of the constitution of the Commonwealth states that the people of the several colonies "have agreed to unite in one indissoluble federal commonwealth." The legal right of West Australia or any state to secede from the union is therefore questionable. With the experience of the American Republic in mind, the developments in Australia will be watched with world-wide interest.

The law should make the dummy director sit up and take notice.

Russia has finally disbanded her Manchurian army, Japan having assisted to some extent during the war. There is probably more of yellow journalism than yellow peril in the story that the Japanese are fomenting a native uprising in India. The Anglo-Japanese alliance is a reality.

Sister municipalities will sympathize with the city of Toronto in the loss of several of its splendid exhibition structures. The enterprise of the city and of the management of the Industrial Exhibition may be depended upon to repair the calamity without loss of time.

The London Advertiser shocks the pharisaical Free Press by digging up the story of how a London deputy returning officer tried to jockey Hyman by rejecting 69 ballots marked for him, alleging that his initials were forged. That time 296 ballots were rejected. How much did those deputies get for the job?—Hamilton Times.

The one who rejected 69 good Hyman votes was given money by the Conservative organization to leave the country till after the trial, and when he returned he was rewarded by the party with a job at the city hall.

WHERE COAL COMES FROM.

The world's output of coal in 1905 was 939,623,000 tons, as compared with 887,021,000 tons in 1904, an increase of 74 per cent. The principal contributors to the supply in each year were:

United States 318,275,000
Great Britain 236,147,000
Germany 129,448,000
Austria-Hungary 40,255,000
France 34,392,000
Belgium 23,890,000
Russia 19,318,000
Japan 11,990,000
India 7,682,000
Canada 6,814,000

She-The wedding was indefinitely postponed. He-Who gave the bride away?

SENTIMENTS OF SCHOOLMASTER. [American Magazine.]

A little philanthropy covers a multitude of frauds. Let us have more of the religion of a square meal.

Men must help one another, or you can rest certain they will hurt one another. To give from your stock of plenty is every man's duty, but to divide your scanty store—that's Christianity.

COMPLETE DEPRIVITY. [Chicago Record-Herald.]

"We've often heard about the meanest man, but I happen to know the meanest woman."

"Who's she?"

"The one who goes to weddings and slyly removes the cards from the presents, so that the bride can never know which of her friends it was who gave her the plated butter knife."

IMPOSSIBLE! [Frederickton Herald.]

Will Mr. Foster continue to raise his eyes to heaven in holy horror at the alleged corruption of the Grits?

THE PERJURY CHARGE. [Hamilton Times.]

Tom Lewis, the London hotelman who is a witness in the bribery case at Toronto, was yesterday placed under arrest by order of Magistrate Denison, at the request of DuVernet, on a charge of perjury, and bail was refused. As Mr. Robinson challenged the crown lawyer

to say, with his knowledge of the law, whether he believed a conviction possible, and as Lewis had voluntarily appeared, it looks to many very much as if the latest proceedings were intended as terrorism. They will not tend to remove the strong impression throughout the country that the case is not being conducted with an eye single to the ends of justice. Jerry Collins is still at large.

DARWIN WAS TO BLAME.

[Rochester Herald.]

An elderly man in Shrewsbury, England, was showing a couple of friends about the town. They tarried before the place where the statue of Shrewsbury's great son, Darwin, sits and broods. "That," said the Shrewsbury man, pointing with a bulging umbrella, "is Darwin." "Yes," answered one of the visitors, after a rather unfriendly scrutiny, "that was him as said we all come from monkeys." "He did," went on the Shrewsbury man, "and I'll tell you another thing. Not long ago the steeple of one of our churches fell down. There are many as says it is a judgment upon the town for putting up a statue to 'im."

ROYAL SPELLING.

[Pall Mall Gazette.]

Mary Queen of Scots must have believed in phonetic spelling, for she wrote to her son in 1570: "Dear Son,—I send thee berates to see zow and bring me word may ze do, and to remember zow to learn in tyme to love, know and feir God; and next yat, conforme to Goddis command and good nature, to remember ye dewtie anent hir yat hee borne zow in hir sydes. I send zow a buk to learn ye samyn, and I pray God zow may learn yat beginning, and that he will give zow his blessing, as I do hartlie give zow myne, in help zow sal deserve it quhan zow come to discretion. Your loving and good mother, R."

REFLECTIONS OF A BACHELOR.

[New York Press.]

Getting caught kissing a girl is almost as exciting as doing it. One of the very nicest things about visiting is thinking about when it will be over. It's pretty dangerous for a man to have money if he doesn't want to get married. A married man is mighty selfish to want to spend any of his own money on himself. A very annoying thing about getting married is the way the thing sticks to you afterward.

DOUBLE PUNISHMENT FOR SAW-OFFERS.

[Montreal Witness.]

Because corruption is common, shall we therefore condone it where exposed? That is only the way to make it universal. Rather let's see to it to close up the habitual door of escape. A saw-off head gain should be treated by law as double-duty corruption, as it condones the corruption on both sides, so that those guilty of a saw-off should be punished twice as long as those guilty of buying votes.

REMARKABLE WORK.

[Philadelphia Press.]

"May's husband is quite a bright fellow, isn't he?"

"He's nothing less than a genius. Why, he made her people like him from the very start!"

ONLY ONE.

[Judge.]

De Swigg—That waiter of yours is very attentive. He seems to know your every want.

De Swigg—Yes; and, incidentally, I know his too.

FOSTER'S CONSCIENCE.

[Toronto Star.]

Mr. George Dumas Foster's statement serves to show that when the doctors have succeeded in curing all the ills that human flesh is heir to, they will have to begin again on our consciences.

ELECTION CROOKEDNESS.

[Montreal Herald.]

The evidence now being adduced before the police magistrate in Toronto as to what happened in London and other elections is undoubtedly humiliating. It is only right to note, however, that the Conservative lawyers who have brought on the investigation are to a certain extent misleading the public by dragging in incidents not connected with the London election at all. Assuming that credence can be given to the statements that money was paid for votes in London, there is still no good reason why London should be made to bear the odium of far more reprehensible methods practiced in other constituencies and in other circumstances, the details of which, long ago familiar, are again being dragged into light.

THINKS IT'S BAD.

[Toronto Globe.]

In increasing the Provincial subsidies the people of Canada put themselves under heavier tribute to a bad system. The positive and serious evil of the system is found in the tax responsibility it occasions in Provincial politics. The men with a free hand in Provincial expenditures are relieved of the restraining influence of questioning and critical taxpayers. Those who do the spending are not restrained, as they should be, by the necessity of collecting. This evil has been aggravated by frequent surrenders to demands for better terms, and it will grow worse unless there is a general awakening to the necessity of positively declaring the present surrender to be the last.

ABOVE AND BELOW.

[Philadelphia Ledger.]

There's badness in the upper ten as in the lower five; Some people in the ten are bad as others in the five.

WHERE COLLINS' MONEY CAME FROM.

[Hamilton Times.]

Jerry Collins is letting out where some of the money in the London bribery case came from. Collins told a witness that he had drawn \$200 of his own money and spent it on the election. He said he had been a "sucker," and was eager to get something from the Government, but "they gave him the worst of it." One witness tells how on Saturday night in Toth's office in London, Collins and he had a conversation, and his version of it illustrates how attempts are made to influence witnesses. A number of witnesses swore to getting money from Collins, a peculiarity being that all were Grits, never voted any other way, and had intended to vote that way, but the money was thrust upon them by Collins. What was his game?

SHEARER AFTER THE GRAND TRUNK

More Brazen-Faced Than Others, His Sins, in Its Defiance of Public Opinion.

"Corporations are hard to understand," said Rev. J. G. Shearer, secretary of the Lord's Day Alliance, to a Toronto Globe reporter with reference to construction work which the Grand Trunk Company is doing between London and Hyde Park, where, he claims, the operations are continued on Sunday.

"The Grand Trunk is not the only railroad that is doing that kind of thing," said Mr. Shearer, "but it seems to be just a little more brazen-faced than any other in its defiance of public opinion. The management threw down the gauntlet to us and said they would stand by the law of the land, and when we went to Ottawa over it they got badly beaten, but they do not regard the laws and institutions; they seem to have absolutely no respect for Christian sentiment or the rights of their employees, nor for anything except money-making and the law of the land; and they will get around it if they can."

On the section of the Grand Trunk in question, Mr. Shearer states, the company is raising the track several feet for a distance of perhaps two miles, at a cost of \$2,000,000 on it. There are four hundred men at work, mostly Italians, and they are kept at work on Sundays as well as through the other days of the week.

"If it were a piece of work that was just being finished up before frost, there might be some semblance of excuse," he said, "but this is a work that will evidently, from its magnitude, not be finished before the end of next year, so there is no hurry about it that requires them to work on Sunday."

Mr. Albert Greenlaw, Railway Company, was likewise brought under condemnation by Mr. Shearer for needless Sunday work. "In the Movie mine," said he, "in the Kootenay, one of the richest silver-lead properties in the country, formerly owned by the P. & N., there are 320 men employed, and they work them seven days a week, though not more than a dozen are doing any kind of work that needs to be done on Sunday."

A SPLENDID CONCERT

Excellent Musical Event at the Dundas Street Methodist Church.

Notwithstanding the unfavorable weather the Thanksgiving concert held last night in the Dundas Street Methodist Church was well attended. A delightful programme was rendered. Among the most pleasing numbers was a solo, "A Song of Thanksgiving" by Mr. Albert Greenlaw, the celebrated basso, who formerly was one of the members of the Jubilee Singers. His magnificent voice was never shown to better advantage than when he appeared in several numbers.

Miss Jessie Irving, of Hamilton, gave several readings, which were well received. Miss Irving is an accomplished actress, and won her way to the hearts of Londoners by her clever work.

Several very pleasing numbers were given by the choir soloists, Miss Annie Reid and Miss Halls, who demonstrated their right to the high standing they hold in musical circles in this city. The work of the other members of the choir was also good. The choral work reflected much credit on this admirable musical organization and its leader, Mr. J. Parnell Morris.

The following programme was rendered: Organ Solo—Toccata in E Major.—Bartlett. Mr. J. Parnell Morris.

Chorus—"All Hail Thee, O Lord"—Berridge. The Choir.

Reading—"A Yellow Rose"—Miss Jessie Irving.

Solo—"A Song of Thanksgiving"—Miss Annie Reid.

Quartet—"Off in the Silly Night"—Misses Annie Reid and B. Hunt, Mrs. Robert Chown and Miss Alice Halls.

Reading—"Alamania"—Mary Stewart.

Solo—"The Children's Home"—Cowan.

Solo—"Flight of Ages"—Boyan.

Chorus—"Festival of the Holy Spirit"—D. Buck.

Reading—"A Sea, Indeed"—Jan MacLaren.

Solo—"What the Chimney Sang"—Misses Reid and Halls, Messrs. H. S. Walker and W. H. Skinner.

Reading—"The Choir."

Vesper—"God that Madest Earth and Heaven"—Parnell Morris (sung for the first time).

The Choir.

BLUECOATS FOR SARNIA

Many Applicants for Positions on the Police Force.

Sarnia, Oct. 18.—The fall assizes are being held here. Among cases settled out of court were: Saunders vs. Bradley, Y. Taylor vs. Imperial Oil Company, Logan vs. Logan, Parsons vs. Equity Insurance Company, Roberts vs. Canadian Casualty Company. The case Clerk vs. G. T. R. was adjourned until next court.

The police committee of the town council, Mayor David Barr, Ald. Dr. D. B. Bentley and Dr. W. A. Henderson, have received many applications for the position of chief of police and patrolmen of the town of Sarnia. Some of the applicants were received for the position of chief and 37 for patrolmen. Other meetings will be held prior to the selection being made.

The royal commission on the grain trade have arrived in Sarnia, and held a session at Point Edward on Wednesday afternoon to inquire as to the manner in which grain is handled at this port. Mr. Boyle, the secretary, is an old Lambton boy, formerly of Moore Township, who received his education at the Sarnia high school. He is one of Lambton's sons who has done well in the west. At present he is practicing law in the city of Edmonton, and is a member of the Alberta Legislature, and deputy speaker of the house. His

J. H. CHAPMAN & CO

BARGAINS TO PROFIT BOTH MEN AND WOMEN

Millinery
Our Millinery this season has proved a source of unfailing interest and constant admiration. Our patrons have learned that to purchase Millinery here means a saving of 25% or more. For Saturday and Saturday night we have made ample preparations for a big day.

Leather Belts
A Belt surprise for Saturday and Saturday night. Leather Elsie Janis Belts, with double fastener, green, red, navy, black and gray. Extra at.....25c
Gilt Bead Necklets; specially priced at.....25c and 50c
Ladies' Lace Cashmere Hose. Worth 50c, at.....35c

Underclothes
An interesting group of undergarments.
Full Weight White Ribbed Cotton Drawers, knee length. Worth 25c pair, Saturday and Saturday night.....21c
By securing a jobber's lot of Ladies' Natural Wool Drawers, we can sell usual \$1.10 garments tomorrow at.....89c
White Cambric Corset Covers, soiled, at.....35c

Women's Coats. A Few of Our Great Values

Don't put off buying, thinking that something better is coming. It's hardly supposable. There are today, ready in our coat section, values that would be regarded marvelous at the close of the season. Yet you've all of wearing time. The styles are the most approved and the savings are too self-evident to call for argument.

The \$8.50 and \$10.00 Coats at \$6.50, on sale today and tomorrow, are the double tweeds. Nice mixtures, too. They are 40 and 42 inches long, turn back cuffs, collars of velvet, full back, ladies' and misses' sizes. Remember, these are this season's coats and constitute a collection of odd sizes.

Men's \$1 Underwear, 75c

Pure Wool Elastic Ribbed Undershirts and Drawers, warranted unshrinkable, well-made garments, satin finished and pearl buttons. These undershirts and drawers are well worth \$1 apiece. Our price for this special lot.....75c

Men's Nobby Worsted Suits

A chance to get acquainted with Progress Brand Clothing which you hear so much about. 15 only Men's Nobby Worsted Suits in dark Oxford gray patterns, size 36 to 40. Suits we ask \$12, Saturday and Saturday night.....\$9.45

Youths' Suits

12 only Youths' Fine Clay Worsted Suits, blue and black, sizes 33, 34 and 35. Regular \$10 and \$12 values, tomorrow to clear at.....\$6.95

Buster Browns

Boys' Buster Brown Suits of all wool fancy tweeds, nicely made and trimmed, becoming styles; sizes 3 to 9 years. Worth up to \$5, at \$2.95

Another Lot of Ladies' Waists

By a streak of good luck we secured a fresh lot of Ladies' Cloth Waists. Worth \$1.50 and \$2, choice while they last.....98c

J. H. Chapman & Co., 126, 128, 128½ Dundas St.

CORSET PARLORS

Our ORDERED CORSETS are giving the satisfaction we anticipated.

A great many customers have their corsets fitted and wear them away—they are comfortable and easy from the start. We guarantee to fit and please you. Remember, we are specialists. Your measure taken by our expert corsetiere and corsets made by experienced operators, out of the best materials.

418 RICHMOND STREET

that Hurant cut the gas pipe in the hope of smothering his wife.

When Miss Bright discovered the severed pipe she accused Mr. Robinson, who, fearing that thieves had cut the pipe, and were planning to rob his home, notified the Cottage Grove avenue police, and Lieut. Walsh and two detectives went to the place in a patrol wagon. They took the two party overcoats servants to the office of a nearby physician, where they were attended.

MINERS NOT CONTENTED
President Mitchell Says They Are Only Waiting.

Wilkesbarre, Pa., Oct. 18.—President John Mitchell of the United Mine Workers, who visited this city this evening, said in reference to conditions in the district:

"The mine workers of the anthracite region are not satisfied, but are expecting a period of intelligent discontent, with the hope to secure better wages, shorter hours, happier homes, all embodying a general improvement of conditions. The anthracite problem is not entirely solved. The miners are striving for greater and better things."

He said that the difference of the mine workers is only temporary, and all would soon be members of the union again.

"For they cannot help but remember," he continued, "what was done for them, and they cannot help but remember how greatly their conditions have been improved. I have great confidence in the great body of mine workers that they shall do the right thing at the right moment."

During the reign of Edward the Confessor of England the practice of employing surnames began.

Some grisly lumps themselves wonderfully on escaping being engaged during the summer season; it is so common you know.

ZAM-BUK

THE GREAT SKIN-CURE.

EVERY BODY IS TALKING OF IT. HAVEN'T YOU TRIED IT?

Zam-Buk is the balm which heals cuts, burns, bruises, ulcers, chapped places, cold sores, eczema, and all skin injuries and diseases like magic. Altogether different to other ointments; made from pure herbal essences; no animal fat; no mineral coloring. Antiseptic, too! 50 cents a box. All druggists.

HERE'S A CHANCE.
Mail this with address and 1c stamp to pay return postage to Zam-Buk Company, Toronto, and free trial will be sent you.—The Advertiser, Oct. 19.