

## London Advertiser

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MORNING EDITION

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London, Ont., Saturday, Feb. 11.

## That Boy of Yours.

IN A RECENT court case where a father was called upon to appear because his son had got into trouble, the judge, who was a fairly broad-minded man, took the trouble to go beneath the surface.

After hearing the evidence he asked some questions of the father, and it did not take him long to establish three points:

1. In the previous six months he had not been at any place in the evenings with his boy, not to a concert, a hockey game or anything of that sort.

2. In the previous six months he had not any definite knowledge of where the boy had been spending his evenings.

3. In the previous six months there had never been a social evening arranged at the home for the boy or his friends.

That case comes into prominence because it was noticed in a public way.

It differs in degree only from a large number of homes right in this fine Western Ontario of ours.

The father doesn't think—in many cases—until it is too late. He knows he buys the clothing, the boots and all the rest of it, probably comes across handily on birthdays and at Christmas—but he has never gone right down to the boy's heart and taken the big place that is waiting for him in that wonderful place.

Matters are just drifting. The father is tied up with a dozen things, lodges, dinners, business, friends, public office—all fine things in themselves—but while all this is going on the boy is reaching out for the friendship that he yearns for, and the chances are that in his efforts to secure that, he is following the lines of least resistance.

Chances are the father reckons many times the Sunday school (if the boy goes), the church, the Y. M. C. A. or some other organization is going to catch the boy before he gets too far, and exercise an influence for good on his young life. The father, in some cases, might not admit much concern in this regard, but he feels it at times just the same. Every man wants to see his boy grow up in such a way that in years to come he can feel a regular little current of paternal pride run up and down his old spine as he refers to "My son."

Well, right now, father, when the boy is on the way up is your golden opportunity to score.

Never make the mistake of thinking that your boy won't meet you half way. He will.

And once on that track you are paying the way for the time when the boy will be mightily pleased to introduce you to his friends as "My father."

It's worth the effort, fathers. Better try and try hard.

## Marketing the Grain.

THE PROPOSED re-establishment of the government wheat board is being discussed by the *Financial Post* of Toronto. The *Post*, for instance, represents the Western farmers as believing "that by the establishment of some machinery for fixing prices they can control the markets to the extent of getting larger prices for themselves." The *Post* further remarks:

"As Canada exports a large surplus of wheat we believe that such a course would be justified in the interests of the whole country. If the results referred to could actually be obtained, even though the Canadian consumer of bread were placed at a disadvantage. But there is no real evidence upon which to base such hope."

"The re-establishment of the wheat board in Canada might result in fixing a higher price to the Canadian consumer, but that would not be in the national interest if this same increased price could not be secured for the exportable surplus. And how could a Canadian board control the price being paid in Liverpool or the big grain-broking ports of Europe when consignments are being received from all the other grain-exporting countries?"

The *Winnipeg Free Press*, on the other hand, points out that the Western farmers have no intention of trying to bolster up prices, or bring about a situation whereby the home market would pay a price for wheat out of proportion with the prevailing Liverpool price.

According to the *Free Press*, the farmers are convinced that, without any relation to variations in the overseas demand for wheat, the price on this side always slumps in the fall because of the sudden and heavy rush of grain to the market. It is felt that if the flow of grain could be regulated a large number of farmers would benefit considerably by obtaining the returns which the Liverpool price entitled them to. It is also held that the railways would save a very considerable amount of money if they did not have to make such a great effort every fall to handle the grain that is thrown on the market. A large amount of extra rolling stock must be kept on hand all year round in order to be ready for the annual grain rush. And it is further argued that the proposed system would help the farmers who are some distance back from the railway—who cannot avail themselves of the usual high price at the opening of the grain season and who cannot ship by the

## THE WEEKLY PRESS

THE *Chesley Enterprise* is going to be an all-home print paper, so if Wm. McDonald, the editor, is not as young as he used to be, he's a bit more lively. "Running a newspaper," the *Enterprise* says, "is much like it was forty years ago when we bought the *Enterprise* for \$2,000 and had only \$100 to pay on it. Today a linotype alone costs from \$3,000 to \$5,000, and a well-equipped plant in a country printing office means an outlay of ten thousand dollars. In the days of cheap printing, when type was set by hand in country offices, a publisher had to be very careful lest he offend some man of means in the town or country, for the result would be a job printing plant costing from \$500 to \$800 would be started in opposition to him to put him out of business. An opposition newspaper and job office were both started against the *Enterprise* to drive it to the wall, but here we are on the job after all the rough and tumble of newspaper and public life, still level as good at sprinting as they were 20 years ago."

## Listowel Banner.

HENRY FORD has been in the newspaper business for less than three years, and now has \$120,000,000 in the bank. Like most other wealthy editors though, he made it on the side.

## Orillia Packet.

MISS McPHAIL, M.P., will draw \$4,000 a year, with a free pass on the railways. O. Joy! Think of having a wife bringing in a tidy sum like that, and staying away from home from four to six months every year!

## Acton Free Press.

NEWSPRINT was reduced on the first of January one-quarter of a cent a pound, and the price now stands at \$90 per ton at the mill. The reduced price will only mean the reduction of one and three-quarters cents per subscriber per year for a newspaper such as the *Free Press*. As against this is the increase of postal rates on newspapers of 100 per cent to all subscribers outside of the local zone. In view of this newspaper can see little encouragement to hope for the possibility of any reduction in price in the near future.

## Petrolia Advertiser.

ACCORDING to Attorney-General Raney in court cases will be insisted upon. He declares that there is too much "bullying and browbeating of witnesses" in such cases, and he gives the warning that a magistrate who is not able to preserve decorum and dominate his court is not fit to be a magistrate. That is all right as far as it goes; but why restrict the denunciation of "bullying and browbeating" to liquor cases? Have not witnesses in other cases quite as much right to

carload. And if the price of wheat in Canada were a little higher in the fall than usual because it was based throughout on the Liverpool price and not subject to the annual sag, the Canadian consumer would not suffer or be unfairly treated any more than he is in the case of any other commodity, the domestic price for which is regulated by the export price.

The whole country, regardless of east or west, want all the information that can be brought to bear on the handling and financing of the western grain crop. The more money that the West gets for its crop the greater will be the volume of business coming to Eastern Canada to supply merchandise to the West.

The consumer is interested also, and should be protected from paying prices higher than those warranted by world market conditions.

The question, when it comes before the house, should receive the attention the size of the issue demands. Any move that can reasonably be made to establish the grain-growing industry of the West on a better basis, and secure better returns to the man on the land, should have the best consideration that Ottawa can give it.

## Real Reform.

GOOD MEN cannot get well paid in some parts of the civil service because there are so many superfluous employees, and because the grading of salaries in departments where skill and technical knowledge is essential, keeps the men down to less than they can get elsewhere—such is the conclusion of a critic after looking over the civil service situation at Ottawa.

Many of these men have left the Public Works Department, the Seed Branch of the Department of Agriculture, the department of the Chief Analyst and the Geological Survey. They have started to sniff the fresh spots of private concerns and find them good. They have gone to various industrial or educational posts at larger salaries. They claim that the limit set by the Civil Service Commission was too low; and as it has not been high enough to retain the men, this claim must be presumed to be correct. It was the somewhat spectacular resignation of six or seven men from the Geological Survey staff at one time, a year or two ago, which first drew public attention to the condition of discontent existing in the Civil Service as a result of the reclassification.

This reclassification brings with it some peculiar gradings.

The assistant engineer of a bucket dredge who must have had "at least two years' experience as crane-man on a dipper dredge, or other on a clam-shell or orange-peel dredge"—whatever those things may be, could earn \$1,500 a year and subsistence—probably only at least \$2,200 a year; while an associate map and chart architect (who was required to have "education equivalent to graduation in arts from a recognized university" with special

decent treatment? And if not why not? And if a magistrate who fails to preserve decorum in his court is not fit to be a magistrate what about a judge?

## Kincardine Reporter.

THE Hon. Adam Beck and his party of radical enthusiasts got a setback when Grantham and Humberstone Townships voted against the purchasing of the Niagara, St. Catharines, and Toronto railway acquisition. The townships of Thorold and Crowland gave majorities of 12 and 23 respectively for the proposition. Grantham gave 62 and Humberstone 52 against it. We feel that this vote should have a sobering effect upon the hydro knight and his admirers, but apparently it has not. He is still the idol of the Toronto papers. It would seem as if there was nothing to it but that the government will have to take over hydro and place it under a minister responsible to the people. Sir Adam and staff have too much authority. If the people own anything they have very little to say in the handling of affairs. The automatic machine of hydro is but a reflex of the autocracy at its head. The time has come when change is necessary and Premier Dwyer will not find the people of Ontario, outside a few cities, adverse to having the supreme power of hydro removed from its present resting place and put into the hands of the government. Sir Adam Beck had defied and bulldozed governments long enough.

## Collingwood Bulletin.

THE Daily Star asks is Toronto unpopular? Were it to leave King street and come out into the free and undefined zone of the broad acres of the province it would not have to lose much time in finding an answer. It would learn right off the reel that bigotry, pettiness, narrowness and other breeders of distrust and creators of ill-nature have their headquarters in the city. The good name of the Queen City has been sadly tarnished before the mind of those away from the bright lights, the shouting, parading, hurrahing and unpractical groups or cliques who have been privileged to get into the limelight. For Toronto there is some housecleaning ahead if it is to regain the confidence of the outside public. It must come to recognize that it is not the whole province, that because it wants radicals all Ontario must, that because it will not allow a few children to be taught French in a school after hours, though the parents pay the bill, that other parts of the province need do the same, or because it will elect a certain class of men to run its political affairs, municipal and otherwise, all Ontario must necessarily remain at the same standard, particularly if it is accepted as being below the average. Investigation apparently goes to give the Star an affirmative answer. For this the responsibility alone rests with Toronto.

ization in certain branches) might, in the course of years receive \$1,950 per annum. One can imagine some of those worried scientists saying to their hopefuls: "My son, eschew university training and the life of an archivist. Be diligent and you may yet become assistant on a bucket dredge!" It was things of this sort that made the scientists in the service despair. No doubt the work of an orange-peel dredger is something less frivolous than it sounds; but at that, it seems to be ranking it rather higher to put it ahead of the work of the government scientists.

It was incidents of that kind, comments "Byrstander" in the *Halifax Chronicle*, that made some of the best men in government employ sick of the service. The best men still in it are dissatisfied and in many instances with ample reason. They are being sacrificed to the system which maintains thousands of superfluous and incompetent employees and by so doing makes it impossible to pay its good men adequately. Real civil service reform in Canada would mean much more than anything that has been yet done. Appointment to the higher offices and more important positions in the service by examination and promotion by merit are both highly desirable; but for the good of the service itself and for the welfare of the taxpayer, fewer drones and better salaries should be the policy.

## LITTLE 'TISERS

It's fine to have business down on a solid rock foundation, but remember nothing much grows on a solid rock.

Galt got a fine bang-up hockey arena built, and then along comes Kitchener and noses the Galt team out of the race. Disrespect we call it.

An eastern paper is pursuing the question as to why homely men usually marry the most beautiful women. Easy. Because handsome husbands are so hard to come by.

It is rumored that the scientific farmers in Guelph are going to bring out a square pea before long, much to the relief of the chap who has always had his meals spoiled by trying to gather the round ones up on his knife.

Talk about keeping up with the times. Here's Kincardine already announcing that its fall fair is to be held on September 21 and 22. And why not go ahead and announce that Christmas will be observed on December 25 in the same hustling town?

Trappers up north report that bears are running around in the bush instead of staying at home in bed and minding their own business, as good bears should. And down in this part of the country, too, there are lots of people running around

at nights when they should be home in bed.

For the sake of the good reputation of the other financial concerns in Canada, it should be insisted that the Merchants' Bank investigation go the limit. The credulity of investors and depositors cannot stand many more sessions like that preliminary canter that has been going on at Montreal.

The Toronto *Star* and the Toronto *Telegram* have been having a battle as to which is the cause of Toronto's unpopularity with the outside world. As they are hogging the battle all to themselves, as usual, the unpopularity can readily be understood.—*St. Catharines Standard*.

Well, say, sonny, do you really want to be mixed up in that scrap?

The Peterborough *Examiner* puts a charge of rock-salt in its old muzzle loader, takes good aim in the direction of Belleville, and fires as follows:

A Belleville contemporary runs a department headed "Other Editors' Opinions." The heading would be more effective if it were used at the top of the editorial columns of the journal in question.

At times the press of Canada is named because of its violence at election times, and the finger is pointed at the dignity of British debate. Hence from a recent issue of the *London Morning Post* we read such words as "tin horn gamblers," "bunco-steerers" and "green goods men," when referring to certain members of the British government.

THEM LONG WORDS.

There be some folks in this here town, most every place has got its share, who pose as highbrows to the place and wear a most distinguished air.

They ain't content like you or me to talk in words that grip the throng, they're always spoutin' out a verb that sounds to me 'most two feet long.

When clouds is hangin' in the sky, they wear a look of desperation, and cough out things that speak about the chances of precipitation.

In simple little walks of life they always try to score a point, by usin' words that strain their neck and throw their face all out of joint.

They seem to think that in this way by shootin' words of thunder in size, that folks will hunch the notion quick that they are most all-powerful wise.

Mr. Luke Slater, Dominion Government cattle inspector, St. Thomas, has resigned.

The Delaware and Mount Brydges Oil Company, Limited, held a large and enthusiastic meeting at the Forsters' Hall last evening and the following officers were elected: President, H. C. Johnson; vice-president, T. Pearce; secretary, W. C. Moscrip; treasurer, E. C. Hammon; directors, George Hignall, F. Haycroft, John Howe, John Ashland.

The Macabees concert, given in Showler's Hall, Akron, on Tuesday evening, was a complete success. S. W. Trussler, deputy supreme commander of Camlachie acted as chairman. The program consisted of speeches by the chairman and Dr. E. Moss, supreme medical examiner, of Port Huron. There were also several songs by Mr. F. H. McKenzie, Watford, Mr. H. Poole and Miss L. Poole of Lambeth; Messrs. J. Fair, R. Chester, and Dr. Watson of this town. Miss Adeline Hooper sang a solo entitled "The New 'X' Rays."

One of the leading features was a farce entitled "Cabbage, No. 35." The characters were Mr. L. Holloway, Mr. J. Atkin, Joe Capsize, Mr. Frank Hooper, Miss Gertie Hooper, Miss A. E. Pacher.

Capt. Martin, of Wolsley Barracks, has completed his course and leaves for his home in Berlin tomorrow.

An open meeting of the Young People's Home Mission Society will be held in King Street Presbyterian Church tonight. The feature of the evening will be a debate: "Resolved, that caution is a virtue to be cultivated rather than courage." Mr. George Duncan will lead the affirmative side and Mr. A. E. Passmore the negative.

Forest Home Circle, No. 27, South London, gave an "At Home" last evening, and the following program was introduced by the presiding officer, Mrs. G. W. Atkinson: Instrumental duet, Misses Booke; gram-

I do get scared of these here folks, I pass 'em quick most every day, for fear they'll squint a word at me that brands me as a foolish jay.

Ah, how I like to talk to folks what's humble in their speakin' way—I ain't a-scare'd I'll make a mess of any little thing I say.

—NOAH.

## READ YOUR CHARACTER

NO. 122—FINGERS OF DETAIL.

If you didn't know anything about the science of character reading and had to rely solely upon instinct and untrained observation, there would only be one way in which you could decide whether or not a person was fond of detail, and good enough at manual tasks, by observing them at work and noticing the kind of work they turned out, as well as their customs and habits.

The science of character reading presents another method, far quicker and more convenient.

You just look at a person's fingers. If they're short you know that they belong to a person who has a natural aptitude for small work. If they're long, slender and tapering, as described in a previous article, you'll know he's a dreamer.

But if they're long, but not tapering or slender, you know that you're looking at a person who may happen to be by force of circumstances, is capable of taking real delight in the handling of details, who is slow and exact, both in mental processes and manual tasks. If it's a lecture you're looking at, you can make up your mind that a very great number of people will consider him tiresome. He'll be so slow and exact in the details of his discourse.

Men with long fingers make good watchmakers, accountants and engravers, for these are occupations calling for the physical and mental characteristics with which they are liberally endowed.

But the long-fingered ones also have a tendency to worry over trifles, because trifles usually are details.

Tomorrow—"Extravagant Writing." (Copyright, 1921, by Public Ledger Co.)

LEARN A WORD EVERY DAY

TODAY'S WORD IS INCEPTION.

It's pronounced—in-cep-shun with accent on the second syllable. It means—beginning, start, commencement.

It comes from—Latin "incipere," to begin.

Comparison word—Inceptive. It's used like this—"Prices are greater now than at the inception of the world war."

Three links of the Forest City Curling Club played at St. Marys yesterday. The following is the score:

Forest City. St. Marys.

Rink No. 1.

J. M. McWhinney, J. Wood, W. C. McIntosh, W. C. Moscrip, C. Meyers, C. W. Davies, W. Andrews, skip .....11 skip .....23

Rink No. 2.

A. Talbot, J. Maxwell, C. E. Stirling, —, Kingston, A. St. L. McIntosh, G. Grant, R. Reid, Jr., T. Robson, skip .....24 skip .....26

Rink No. 3.

W. M. Goodwin, J. Clyde, J. Mattinson, J. Cathcart, D. Drysdale, J. D. Moore, W. T. Strong, J. Oddy, skip .....12 skip .....35

Total .....47 Total .....78

At the Catholic Club rooms Friday a lecture, the subject of which is "Canadian Poets and Poetry," will be given by Dr. Thomas O'Hagan. A short musical program will also be given by Miss Maud Regan, Miss Lannahan, Mrs. R. M. Burns, and Mr. J. M. Daly.

A very large representation of the Toronto Presbytery attended the induction of Mr. G. R. Faskin, B.A., formerly a pastor of the London Collegiate Institute, which took place in St. Paul's Presbyterian Church on Tuesday evening.

Dr. Middlemiss, of Elora, former pastor of the congregation, with which Mr. Faskin, the pastor-elect, of St. Paul's was connected, and Rev. Mr. Martin, the former pastor of St. Paul's, were also present.

The public service was conducted by Rev. Prof. Ballantyne. Rev. Mr. Martin led the singing. Rev. Principal Cayen then gave a fitting address to the new pastor which was followed by an address by an address to the congregation by Rev. J. A. Brown, of Agincourt.

## COMMON SENSE WAYS TO KEEP WELL

## Ban the Roller Towel, It Spreads Disease

BY DR. R. H. BISHOP.

THE old roller towel, like the common drinking cup and the family toothbrush, is fast passing away.

Its place for the most part is being taken, especially in public wash rooms and factories, by the tissue towel, made of paper and used but once.

Still, despite the convincing and surprising tests made by Dr. R. C. Rosenburger several years ago, there are many common towels in use.

Dr. Rosenburger found that, no matter whether roller or hand, towels are tireless spreaders of skin and contagious diseases.

In these tests, towels from many different sources and in all conditions of grime and filth were ex-

amined, including those from hospitals, hand, kitchen and roller towels, soiled towels from private homes and new towels, fresh from the laundry, which were allowed to hang several days unused in rooms exposed to dust and air.

It was found that clean towels accumulate germs. When also are added the organisms that accumulate on the skin of those people using them, the germ population in the meshes of the towel greatly increases.

And this number of germs not only grows of itself but is added to each time the towel is used.

Towels used in shops, stores, mills and factories contain many times more germs than almost any other class of towels except perhaps the old-fashioned roller towel used by all members of the family, both children and adults.

It is certain that many kinds of skin disease are transmitted by the use of common towels.

## THE ONTARIO LOAN AND DEBENTURE COMPANY

The Fifty-first Annual General Meeting of the Shareholders of this Company was held on Wednesday afternoon, 8th instant, at the Company's Offices, this city.

The chair having been taken by the President, Mr. A. M. Smart, the Manager, Mr. T. H. Main, who acted as secretary, read the notice calling the meeting and the minutes of the last Annual Meeting were, upon motion, confirmed.

The Annual Report was then presented, as follows:

London, Canada, 24th January, 1922.

To the Shareholders:—

The Directors of your Company beg to present their Annual Report for the past year.

Early in the spring it was thought by many that the supply of funds for mortgage loans in Canada would be insufficient. These fears have not been realized, and it can be said that few, if any, legitimate requirements have had to be denied by the Companies engaged in this field.

Notwithstanding poor crops in many localities and comparatively low prices for grains, live stock and other farm products, payments have been fairly well met; indeed, surprisingly so in some cases.

The profits of this Company exceed those of any previous year. After payment of Provincial and Municipal Taxes, Interest, Expenses and Charges, and after making ample provision for possible losses and contingencies, the

Net earnings for the year 1921 are .....\$314,792.23

Balance brought forward from previous year .....31,653.37

From this Total available .....\$346,445.60

Dividends (Quarterly) at the rate of 10% per annum have been paid .....\$175,000.00

Transferred to the Reserve Fund .....100,000.00

.....\$275,000.00

Balance .....\$ 71,445.60

Dominion Government Income War Tax .....25,201.41

Balance carried forward .....\$ 46,244.19

During the year your Company suffered the loss of two Directors, through the death of Mr. M. Masuret and of Mr. John McClary. The former was a member of the Board for the past ten years and rendered valuable service. Mr. McClary had been a Director since the inception of the Company in 1870, and its estimated President for twenty-seven years. His wise counsel and mature judgment based on his large experience were always available in furthering the Company's interests, and much of its success is attributable thereto.

The year's transactions and accounts have been subject as heretofore to exhaustive and continuous audit and the auditors' certificate in the form prescribed by law is attached to the Financial Statement which is submitted herewith.

The reduction of the number of Directors from seven to six is considered desirable, and an amendment to Bylaw No. 22 providing therefor will be submitted for consideration and confirmation.

Your Directors gladly acknowledge the attention given the Company's affairs by your representatives in Scotland, and have pleasure in recording the satisfactory manner in which the officials and staff have discharged their various duties.

All of which is respectfully submitted.

A. M. SMART, President.

## FINANCIAL STATEMENT

31st DECEMBER, 1921.

## ASSETS.

Office Premises (freehold) .....\$ 40,000.00

Real Estate held for sale .....63,155.97

Mortgages—Principal \$4,315,828.27, Interest \$114,413.75 .....4,430,242.02

Loans on Company's own Stock .....254.56

Loans on other Stocks and Bonds .....44,151.25

Securities of United Kingdom, Dominion of Canada and Provinces of Canada .....1,129,900.41

Securities of Canadian Municipalities, School Districts and Rural Telephone Debentures .....951,434.16

Securities guaranteed by Dominion of Canada and Provinces of Canada .....651,217.83

Stocks (fully paid) .....3,000.00

Cash in Chartered Banks in Great Britain .....18,218.60

Cash in Chartered Banks of Canada .....239,919.39

## LIABILITIES.

To the Public:—

Debentures, Sterling, including accrued interest .....\$1,011,346.72

Debentures, Currency, including accrued interest .....1,436,468.01

.....\$2,447,814.73

Deposits .....923,685.27

.....\$3,371,500.00

To the Shareholders:—

Capital Stock Subscribed, \$2,550,000.00.

Capital, fully paid .....\$1,550,000.00

Capital, partly paid .....200,000.00

.....\$1,750,000.00

Reserve Fund .....2,350,000.00

Dividend payable 3rd January, 1922 .....43,750.00

Profit and Loss Account, Balance carried forward .....46,244.19

.....\$4,189,994.19

T. H. MAIN, Manager.

## To the Shareholders of The Ontario Loan and Debenture Company:

We hereby certify that we have audited the books and accounts of The Ontario Loan and Debenture Company continuously throughout the year ended December 31st, 1921, and find them correct and the above Company's securities and find them in order. All our requirements as Auditors have been complied with, and, in our independent opinion and according to the information and explanations given us, the above statements are properly drawn up and set forth fairly and truly the state of the Company's affairs.