

**BANKING REFORM
STRONGLY URGED**

W. F. Maclean, M.P., Pressed
for Establishment of Na-
tional Bank.

BUSINESS IS RETARDED

Only Partial Remedy Provided
—Toronto Chief Parcel
Post Patron.

By a Staff Reporter.

OTTAWA, March 23.—The house to-
day passed the resolution stage
of the government's bill pro-
viding for the distribution of seed
grain to farmers in the prairie pro-
vinces, passed Finance Minister
White's bill amending the Bank Act
to allow the government to issue
bank notes to farmers for the pur-
chase of seed grain secured by a lien
upon the crops to be grown therefrom
and devoted several hours in com-
mittee of supply to the estimates of the
postoffice department.

When Mr. White's bill was under
consideration, Mr. Maclean (South
York), R. B. Bennett (Calgary), and
Mr. Martin (Regina), discussed the
financial situation and the necessity
for reform in our banking and cur-
rency legislation. Mr. Maclean favor-
ed the establishment of a national
bank of issue and redemption, the sub-
stitution of national currency for bank
notes and the establishment of smaller
local banks throughout the country. All
agreed that the banking accommoda-
tions were not sufficient for business
especially in the west. Mr. Bennett,
however, argued that the banks did
not receive sufficient money from their
depositors to meet the demands made
upon them.

Postmaster-General Casgrain, when
his estimates were under review,
dwelt upon the gratifying increase in
the rural free mail delivery service,
and made a brief statement respecting
the parcel post system, which he said
had been most successful in the west
and about Toronto.

Seed Distribution.
The morning sitting of the house
was devoted to a discussion of the re-
solution offered by Hon. W. J. Roche,
minister of the interior, upon which
legislation would be founded for the
distribution of seed grain to farmers in
the prairie provinces. Hon. William
Fugatey objected to the government
proposing a lien upon the crops, which
would take precedence over existing
mortgage indebtedness, and Mr. Roche
(Huntingdon) pointed out that the
government was trying to do this at
a profit of 20 cents a bushel. Several
of the western Liberal members,
however, commended the course of the
government.

Hon. Mr. White's bill to amend the
Bank Act was passed after some dis-
cussion. It is in committee. It au-
thorizes chartered banks to loan money
to farmers for the purchase of seed
grain and to take a lien upon the
crops grown therefrom.

Temporary Legislation.
George P. Graham suggested
that the bill be passed as temporary
legislation because it was a secret lien, of which
other creditors had no notice.

Mr. White replied that the legisla-
tion was only temporary in its char-
acter and expired by limitation next
August. It would not be feasible to
provide for registration of the Province
of Quebec's chattel mort-
gages and similar liens upon personal
property were unknown.

Mr. Graham (South York) thought regis-
tration should be required in the prairie
provinces where legal machinery existed
for registration. The farmer's credit
in the stores would be greatly injured
by the possibility of secret liens in
favor of the banks existing against
his crops.

Only Partial Remedy.
W. F. Maclean (South York) favored
the legislation, but regarded it as
temporary and a means sufficient
to relieve the financial situation. He
said it was admitted we had not suf-
ficient banking accommodation for the
country and it was also true that the
banking accommodation of the country
was not sufficient for the legitimate
business of the country. The legisla-
tion would like to see the finance minister
undertake a wider revision of the
Bank Act and reformat our banking and
currency legislation upon progressive
lines. He quoted from an address re-
cently delivered by Sir Clifford Sifton
at Montreal, in which he pointed out
that the country needed not only banks, but also
small local institutions corresponding
with the unit banks of the United
States. Our present banking system
was designed for commercial business
and largely ignored the question of
agricultural credit.

National Bank. Mr. Maclean
financial legislation in United States
the farmers could obtain money upon
the security of their real estate.

Mr. Maclean said that in his opin-
ion the country was suffering from
tight money and restricted credits
and the remedy was to be found in a
larger issue of national currency and
the establishment of a national bank
of issue and re-discount. All the
chartered banks should be required to
become shareholders in a big bank
of issue and re-discount under con-
trol of the government. With such
a system connected with a number of
small local banks throughout the
country, he said the finance minister
had recognized this and the legisla-
tion which permitted the chartered banks
to re-discount good collateral and
when the banks had been reformed
the government could then proceed
with the legislation the minister
had to some extent constituted him-
self a bank of re-discount and had
assisted the business of the country
on an excess issue of Dominion notes. He
did not criticize this action and would
cheerfully vote for the legislation now
on the order paper, but it would be
better to give practical application to
the principle by establishing a na-
tional bank of issue and re-discount.

One thing at least has been demon-
strated and that was that the people
had no fears of a government issue.
Dominion notes had a greater pur-
chasing power today than ever be-
fore.

Not Rag Money.
"I am accused," said the South York
member, "of advocating rag money,
favoring money of the kind. I believe
that the issue of national currency
should be limited and that it should

**CHARGED WITH MURDER
OF HIS THREE WIVES**

"Brides in Bath" Case Causes
Excitement in Old
London.

LONDON, March 23.—Charged with
the murder of three women, George
Joseph Smith, in the Bow street court
today, heard Public Prosecutor Bod-
kin declare he had made away with
three of his wives, the crime in each
case being committed shortly after he
had married them. Each of these women
was found dead in her bath, con-
sequently the case has come to be
known as the "brides in bath" case.

The public prosecutor gave the
names of the three women and as Be-
atrice Mundy, July, 1913; Alice Burn-
ham, December, 1913, and Margaret
Lofy, December, 1914.

Smith, according to the police, was
born in London, the son of an insur-
ance agent, and is 45 years of age.
Smith is stated to have obtained
\$14,000 as a result of the deaths of
two of his wives.

He was sustained not only by the credit
of the country and by collateral which
he had, but also by the fact that he
was a gold miner, and was able to
obtain money for the purpose of redemption.

Mr. Maclean said that his plan com-
prised the substitution of national
currency for bank notes, but such cur-
rency should be issued to the banks
at a low rate of interest and be avail-
able for re-discount purposes. This
would be a great relief to the business
of the country.

Farmers, drovers and men who tur-
nished cattle complained that they
could not get the money they needed
from the banks and there was a gen-
eral complaint of restricted credit. The
banks were not perhaps to blame, it
was rather the outgrown system by
which they were handicapped. The
banks should share their profits with
the government and the government
should be at the head of the banking
business, as it was in the United King-
dom, United States and other
countries.

Woes of the West.
Mr. Martin (Regina) said the west
suffered from the fact that the banks
had their head offices in the eastern
cities. They loaned money to big en-
terprises, the ordinary farmer in the
west had a hard time to get any
money. There had been great depression
in the west for two years, but things
were better now on account of the
war. He approved of the idea of
local banks, which kept the money of
the depositors at home and were
managed by men in touch with the
local situation.

Dr. Schaffner (Souris) denied that
the banks drained the money from the
west to the east. He said it was the
other way round.

R. B. Bennett (Calgary) said we
must disengage ourselves from the
bank which belonged to the
shareholders and the deposits over-
seas. He said the government should
exercise some control. The
banks also had valuable franchises, in-
cluding the franchise to issue paper
money, and these they should be
held to a strict account. Parliament
had endeavored to regulate the banks
since the Bank Act, but he was of the
opinion that changing conditions
required new legislation.

Banks Lack Funds.
The trouble of Canada, Mr. Bennett
said, was that our deposits were too
small and the volume of our business
not sufficient to enable the banks to
carry the money needed to carry
on the business of the country. In the
west, for example, he believed, the
banks loaned out more than they re-
ceived from the public. The City of
Calgary had borrowed \$4,000,000 from
one bank; that amount exceeded the
deposits of the banks in Calgary. The
banks, however, were responsible
for the artificial land boom in western
cities. They started the boom and
kept it going by the extravagant prices
they paid for choice corner lots for
bank offices.

One Trouble in Canada. Mr. Ben-
nett said in conclusion, "is that it re-
quires the savings of nine men to pro-
vide credit for the tenth. There is not
enough money to meet the demands of
the business."

Parcel Post Problem.
The house then went into supply on
the estimates for the postoffice de-
partment. Postmaster-General Casgrain
announced the rapid extension
of the rural delivery system. New
boxes were being erected at the rate
of one thousand a month.

W. F. Maclean (South York) asked
the postmaster-general for a statement
as to the progress of the parcel
post system and the plans of the gov-
ernment for its improvement and ex-
tension.

The postmaster-general said in re-
ply that the parcel post was the most
economical and the most efficient
method of sending money and goods
to the interior, but that he had not
yet found time personally to give
the subject his attention. He desired
the government was doing some demon-
stration work and the principal ex-
tension of the service had been in and
about the city of Toronto. It was
necessary for the department to study
carefully the experience of other coun-
tries.

Mr. Maclean: "How about the United
States?"

Mr. Casgrain: "Parcel post was in-
stituted in the United States by \$17,000,000."

Mr. Maclean: "What has been the
saving to the people?"

Rates Too High.
Mr. Edwards (Frontenac) said that
the extension of the parcel post was
handicap to the stage routes depriving
them of business and increasing their
losses in handling the mails.

Mr. Wright (Manitoba) complained
that the departmental stores were
shipping out their catalogues by parcel
post.

Burnham (West Peterboro) thought that the pay of the rural mail
couriers should be increased inasmuch
as the parcel post increased the work
they had to do.

Mr. Carvell (Carleton, N.B.) said the
parcel post system would never de-
velop if the rates were cut in two.
Presently it was about as cheap to
send a parcel by express.

CASGRAIN THE LATEST.
By a Staff Reporter.

OTTAWA, March 23.—Hon. T. C.
Casgrain, the postmaster-general,
has been appointed honorary
lieutenant-colonel of the 6th Quebec
and Levis Regiment.

**EMPLOYEES GIVEN
CAUTION BY AMES**

M.P., Who is Also Boot Man-
ufacturer, Testified at
Inquiry.

URGENT EXTRA CARE

Canadian Army Boots De-
scribed as Superior to
Those in U.S.

By a Staff Reporter.

OTTAWA, March 23.—W. P. Mat-
thews, manager of the manufacturing
department of the Ames Boot and
Shoe Co., stated to the boots com-
mittee of the commons this afternoon
that the American army boot was al-
together not so strong as the best
Canadian article. Neither boot would
stand the weather the soldiers had
and join soldiers on their feet.

H. B. Ames, M.P., a member of the
committee, gave evidence and read the
address which had been delivered to
him. "It is easy for a boot," he
said, "to leave a nail in the sole which
may make the man who wears the
boot. The man who cut the sole
might put in some weak shanks, in-
stead of the strong ones which are
used in the best boots. It might hap-
pen that the boots being able to dig
entrenchments, they very lives de-
pend. When you are putting in coun-
ters remember that a bad counter
means a down-trodden heel and a
bad boot may mean a lame soldier
and a lame soldier may mean a Cana-
dian taken prisoner or shot."

Ames said he had heard com-
plaints about the boots from cabinet
ministers, and he had been approach-
ed by Mr. Casgrain, the postmas-
ter-general, regarding suggestions
for the personnel of the committee of
enquiry.

Aubrey Davis of Newmarket, gave
technical evidence regarding the wa-
terproofing of leather, and the leather
which his firm manufactured.

**ICE ON BAY UNSAFE
WARNING IS ISSUED**

Capt. Chapman of the Life Saving
Station Says Surface Is Now
Honeycombed.

Capt. Chapman of the life saving
station, during a warning yesterday
that it was dangerous to venture up
on the ice in the bay. Until yesterday
the surface had been quite safe, but
owing to the strong sun and the ice
was now honeycombed with holes.
The ice had become very thin and
only suffered a severe warning.

**FACED COURT-MARTIAL
ON DESERTION CHARGE**

Lance-Corporal Forrester Was
Tried at London, Ont.
Yesterday.

LONDON, Ont., March 23.—The
first court-martial to be held here
since the outbreak of the war was
conducted today, when Lance-
Corporal Forrester of the 15th Bat-
talion was arraigned before a board
of officers, headed by Col. W. J. Hall,
in charge of desertion. The finding
and sentence of the court, which were
reported by the "Daily Mail," were
that Lance-Corporal Forrester was
guilty of desertion and sentenced to
be confined in a military prison for
three years.

IMMENSE BOOTY AT PRZEMYSL

(Continued From Page 1.)

the glorious landmarks in annals of
their country. The citizens of Moscow
were the first to declare the history
of the victory. On the night of Sunday
the old capital was shrouded in
darkness by the smoke of the guns,
accompanied by thunder and lightning.
Through yesterday the beautiful city
was deeply covered with snow and
traffic was almost at a standstill.
Within an hour crowds were
streaming to the main streets and
squares. An immense procession of
citizens, workmen, undergraduates,
and students of the University, march-
ing singly through the streets to a
service of rejoicing before the Pien-
tsovskaya Cathedral, near the Krem-
lin gates.

Cheers for Allies.
The celebration at Petrograd de-
veloped into an impossible volume as
the day advanced. The greatest num-
bers gathered in the industrial dis-
tricts of the city. The streets were
filled with the banners of the allies.
Directors of factories with their
staffs and workmen formed in great
regiments and joined many thousands
from the tramway parks with flags
of Russia and the allies. They sang
the Russian national anthem and hymns
and visited the monuments of the na-
tional heroes. Under the drifting snow
outside the Kazan Cathedral, there
was an imposing spectacle. Another
great procession passed through the
city. The Russian national anthem
was sung and the Russian flag was
hoisted outside the Kazan Cathedral.
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sung and the Russian flag was hoisted
outside the Kazan Cathedral.

Official Estimate.
The Russian war office announced
today that 17,000 men were captured
at Przemyśl.

The statement from the war office
followed figures given by Gen.
Klimentiev, late commander at Przemyśl,
who surrendered to the Russians. He
stated that the Russian army had
captured 17,000 men, 200 officers and
117,000 men.

Prisoners at Kiev.
LONDON, March 23.—10,400 p.m.—
"Four thousand prisoners, mostly from
Przemyśl have arrived here," says
Reuters Kiev, Russia, correspondent.
"They give a pitiable description of
the starving condition of the garrison
before the fall of the fortress. Num-
bers of men they were dropping from
exhaustion while others had not
sufficient strength to leave the trenches
and ate and slept and gnawed at the
leaves of their equipment to keep
themselves alive."

GARRISON ALMOST MUTILATED.
PETROGRAD, March 23.—(Via
London, 10:45 p.m.)—The meagre-
ness of official details from Przemyśl
is due to the heavy snowstorm that
prevailed yesterday and which broke
down the telegraph lines.

It is reported that nearly a quarter
of the garrison had suffered with ty-
phoid and scurvy. Although the ratios
were growing more and more limited,
none but a few of the higher officers
up to the end of January, knew that

**MONTREAL SOLDIERS
ON DARING MISSION**

Five Shared in Attempt to Cap-
ture Listening Post of
Enemy.

By a Staff Reporter.

MONTREAL, March 23.—Lieut.-Col.
P. S. Meighen of the Royal Montreal
Regiment (P.C.M.-Canadian) has
written to L. J. Tarte of La Presse
giving warm praise to Privates J.
Martin, V. Hardy, E. Delongchamps,
G. Valin and "Ad" Lacroix of No. 1
Company, which is composed of members
of the 65th Regiment of Montreal, for
daring work in trying to capture a
"German listening post" near the
British trenches, Feb. 13.

The Germans had retired before the
Canadian soldiers, who had volun-
teered for the hazardous task, reached
the position, from which the Germans
had been endeavoring to capture the
Canadian trenches. The Canadians were
fired upon by a German machine gun, but
fortunately without any of them being
hit.

**ITALY MAY FIGHT
IN THREE WEEKS**

May Be Earlier, But Certainly
Not Later Than
Then

SAYS A POLITICIAN

Population of Venice Is Shout-
ing Continuously
for War.

Special Cable to The Toronto World.

LONDON, March 24.—The Morning
Post, London, has received in London,
describes scenes in the beautiful city
of Venice. "The last ten days no man
has passed that bridge without a
crowd on the streets. As I am writing
I can hear people shouting out, 'Viva
Italy! Viva Italy!' and the sound of
the bells is not strong enough to dis-
pel the sound of the shouting. Every-
body seems to want war. I met a
Bulgarian today in an hotel, a high mi-
litary officer, who was on his way to
Rome, where he arrived yesterday.
He said the latest date for the war
was three weeks, and he believed it to
be earlier, but certainly not later."

**BULGARIAN FACTIONS
TO UNITE FOR WAR**

King Ferdinand and Democratic
Leader Discuss Coalition
Cabinet.

LONDON, March 24, 3:05 a.m.—
King Ferdinand of Bulgaria today
held a two hours' interview with M.
Mallinoff, the Democratic leader, says
The Daily Mail's Bucharest corre-
spondent. "The subject discussed was
the formation of a coalition cabinet in
the event of Bulgaria's departing from
her policy of neutrality. Later M.
Mallinoff had a conference with Pre-
mier Radoslawoff."

**LOCAL SPECIALIST
DIED ON STREET**

Dr. Alexander Dame Suc-
cumbed Yesterday to Attack
of Cerebral Hemorrhage.

VERY WELL KNOWN

While walking north on Rosedale
avenue at 2:30 yesterday afternoon, Dr.
Alexander A. Dame, age 58, 885 Col-
lege street, suddenly collapsed on the
sidewalk and died before medical aid
could reach him. Police investigation
revealed the cause of death to be
cerebral hemorrhage.

The late Dr. Dame was a specialist
on diseases of the eye, ear, nose and
throat, and was Toronto's foremost
authority in this connection. He
graduated from Queen's in 1888 and
since then has practiced almost con-
tinuously in Toronto. For a short
time the doctor resided at Thornhill,
Ont. His only son, Alexander, who
resides at the Parkway Mansions, is
at present in Hallebury examining
mining property.

**ONLY CABARET
Restaurant in Toronto**

**KING'S
CAFÉ**

Cabaret Every Evening 10.30 to 12.
Refined Dining. Excellent Orchestra.
Tasty Menu. Pleasant Place of en-
tertainment for theatre parties.

HOWARD RUSSELL
will sing every evening.

Special Film Dinner served daily,
6 to 8 p.m., 70c. Try our popular
sally lunch, 30c. Special Sunday
Dinner, 50c.

14 King Street East

**DRASTIC CHANGES
IN LIQUOR LAWS**

All Shops in Ontario Must
Close at Seven
o'Clock.

COMMISSION CONTROL

No Soldiers in Uniform Will
Be Served in Bars or
Shops.

(Continued From Page 1.)

Confronted with the fact that the
provinces are now a new basis, where-
as there were now some 100 odd inspectors
paid to see that the law was enforced,
the men were asked to do this work
alone. They were either overpaid or
underpaid according to their work and
ability. The new commission would
be composed of a size and number to
command the best services of
inspectors. It did not mean neces-
sarily that the provinces would be
wiped out of the present state dis-
charged, but the commission would
have a free hand in choosing inspec-
tors and in making the 8 months of 12
months at the rate of a competent staff
would be engaged.

The minister stated that shortening
of hours would be a mutual arrange-
ment. They had latitude to arrange
this after studying local conditions
and would effect a uniform policy
of a familiar knowledge of the
facts.

Close Shops at 7.
He merely stated without comment
that shops would close at 7 o'clock
and that Labor Day would be in-
cluded with the others now dealt with
by the provinces. The provinces had
the duty of enforcing the law and
gave the decision to increase the pen-
alties for infringement.

Coming to "one of the most carefully
considered of the clauses," he stated
that as the outcome of their best con-
sideration, the wearing of the King's
uniform would not be served with li-
quor at any licensed place. He antici-
pated arguments that the soldier
would be placed in a prohibitive class,
but stated significantly that they had
received information which would
warrant the measure. Already cases
had occurred where a mutual arrange-
ment had been made that this should
not occur, and he was convinced that
it should not happen at all. No soldier
should be found drinking in a bar or
other place, or buying by the bottle.

Given Wide Powers.
The minister stated that he had
power to enforce their regulations,
more power than the department
now had, and disobedience or disre-
gard of their orders would mean in-
stant cancellation of license, with gov-
ernment approval.

In giving these wide powers they
will, if we have the right commission,
result in better administration, a
greater advance towards temperance,
and greater mingling of the evils of
the liquor traffic than any put on the
statutes in the last 15 years," he de-
clared.

The bill obtained first reading at
once, and then N. W. Rowell took the
floor. It was declared the most dis-
tinguished temperance bill the gov-
ernment had ever produced. The peo-
ple had asked bread, and the govern-
ment had given a stone. There was
no radical change in the hour of sale
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