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HON. W. T. WHITE PROVES MASTER OF HIS OFFICE

Minister of Finance Shows His Qualification for His Position

SPEECH ON BANK ACT A MASTERLY EFFORT

He Explained Provision to Safeguard Canada's Banking Iustitutions in Manner Which Showed Complete Familiarity with Subject

Special to The Standard.

Ottawa, Jan. 21.—The House of Commons took up the Bank Act today and debated it at length, the discussion stands over, probably until Tuesday next.

The subject was discussed in a non-partisan manner, and on the whole the temper displayed was on the radical side. Government inspection found many friends. Several voices were raised for a National Bank and there were several supporters for the idea put forward by W. F. McLean that a monetary commission be appointed to overhaul the country's fiscal system.

Mr. White confined himself in his observations to two subjects, government inspection and the more technical one of the gold reserve; no other member of the government so far has spoken. It was a discussion which showed the house in its freest and frankest mood.

Mr. White's introductory speech was another proof of his mastery of the technical details of his work and of his power of exposition. Confined, as it was, to two aspects of the banking system, his speech was a lecture on banking not only as it is done in Canada, but also on practice elsewhere. It had this noticeable feature, that when subjects were started by other people he was as ready and as copious in his reply as when he had raised issue himself. For example, D. D. McKenzie who under the Laurier regime was for a short time a county judge, raised the question whether the act did or should define "negligence," and the bank directors in the future are to be punished for carelessness, and the minister at once gave a little essay on the attitude of the courts towards negligence and a definition of it.

At the same time, a very independent spirit was shown by the house, the idea of government inspection finding many friends and being stoutly argued for. This was by no means confined to one side of the house.

The Bank Act Taken Up.

At the opening of the House, Hon. Mr. Doherty introduced a bill to amend the exchequer court act. The purpose of the measure is to substitute that court for the governor-in-council in appeals from the commissioner of patents.

Hon. Mr. White obtained the second reading of the Grand Trunk Pacific bonds bill. The bill was put through a committee of the whole and read a third time.

Mr. White then moved the second reading of the bank act. In doing so he stated that the government welcomed a full discussion in the banking and commerce committee.

Any proposal of a practicable character put forward in committee which would improve the bill would receive careful consideration.

During the last 20 years, he said, banking has increased enormously. The assets, deposits and current loans and discounts all are six times what they were in 1891, and three times what they were in 1901.

He would discuss two points, especially, the audit and the Dominion note circulation. Hon. Mr. White pronounced against government inspection as ineffective and elusive. It would create a false sense of security on the part of the public shareholders it would tend to relieve the directors of their sense of security. The essence of banking was a loan on personal credit, as opposed to a loan on security, which was the business of the loan company. Again, there were 2,800 branch banks in Canada and 77 outside of Canada. Owing to these two features an effective inspection would be impossible for the inspectors could not pronounce intelligently on the character of loans without great local knowledge.

Bank Failures.

Dealing with bank failures, he said that most of these were of smaller banks, so that the total losses on the public were less than 1-2 of 1 per cent. of the liabilities. He explained the way in which the proposed audit would check the head offices of banks.

Shareholders, whom he regarded as proprietors, should have a right to appoint the auditor. The losses by failure, so far, have fallen principally upon shareholders, and they should take every precaution to safeguard their interests.

It had been suggested that the directors might, in reality, appoint audi-

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AMERICANS IN DANGER IN MEXICO

U. S. Gunboat Wheeling Rushing to Vera Cruz Where Foreign Residents Are in Grave Danger.

Washington, D. C., Jan. 21—Alarmed for the safety of Americans whose lives are in jeopardy because of the widespread lawlessness of the Mexican rebels in Vera Cruz state, and throughout southern Mexico, the state department again has called upon the navy to protect American interests in the republic. Tonight the gunboat Wheeling is steaming from Tampa, Florida, for Vera Cruz where Americans are said to face a graver crisis than that relieved by the cruiser Des Moines during the Diaz uprising last October.

The request from the state department to the navy came after the receipt of a long series of official reports from Ambassador Wilson and consuls in southern Mexican cities, all reflecting a condition of anarchy especially in the state of Vera Cruz, where the federal authorities face the problem of restoring civil order with a disorganized and divided army.

Guerilla warfare, brigandage, ransacking of ranches and villages, and other desperate crimes place Americans and other foreign residents in a state of constant danger and the latest advices to the state department express fear of an even worse outbreak. When the Wheeling arrives in Vera Cruz harbor, Americans and other foreigners will be taken aboard.

FAST JUSTICE METED OUT TO A MURDERER

Negro Shot Police Chief, Was Caught, Tried and Sentenced to Death in Seven Hours.

Gulfport, Miss., Jan. 21.—Within seven hours after he had shot and killed Chief of Police Charles Dickey today, Percy Newkirk, a negro who had been trapped by the officer while in the act of robbing a store and indicted by the county grand jury, was tried on charge of murder, convicted and sentenced to be hanged one month from this date. Notwithstanding the quick justice, a large and excited crowd gathered in the streets near the jail after the trial was concluded and threats of lynching were heard.

Chief Dickey was killed when he with two other officers attempted to arrest Newkirk and another negro. Several citizens and officers later surrounded the building and captured Newkirk who confessed to the shooting.

MANY INDICTED FOR ARSON IN NEW YORK

One Prisoner in Plea for Mercy Promises to Name Thirty Independent Operators—All Classes in Net.

New York, Jan. 21.—Competition has hurt the arson business in New York. The grand jury which already has indicted several property owners and insurance adjusters, alleged to be members of the so-called "arson trust" learned today that a large group of independent operators was responsible for nearly as many fires as the "trust" itself.

Isidor Stein, "Izzy the Painter," who has been the chief source of information regarding recent incendiarism here, promised today to give the district attorney the names of the principal "independents." Abram Schlichten, one of those indicted entered a plea of guilty today. He begged for mercy and promised to tell the names of thirty persons not yet arrested who had allowed members of the "trust" to set fires in their buildings and received part of the proceeds.

In Serious Condition.

The condition of Robert Davis, who was injured at Sand Point the other day is still serious.

UNITED STATES DENOUNCED AS "VIOLATOR OF PLEDGES" IN PANAMA CANAL MATTER

Elihu Root Delivers Sensational Speech In U. S. Senate

MUST ARBITRATE CANAL DISPUTES

Or be Branded Before World as Sharp Dealers---Says Present Attitude of U. S. Cannot be Defended.

Washington, D. C., Jan. 21.—"Shall we inform the world that the United States is false to its agreements, false to its pledged word? Shall we have it made known the world over that you must look out for the United States or it will get the advantage of you? That it is astute, cunning, slippery?"

With this vigorous denunciation of the attitude of this country in the Panama canal controversy with Great Britain, Senator Elihu Root closed a two hours speech in the senate today with an appeal for the submission of the Panama canal question to arbitration or, the repeal of that section of the canal law that would give free passage to American coastwise ships. Speaking from the experience of a member of President Roosevelt's cabinet, when the Panama canal zone was purchased and when over 25 arbitration treaties were made with foreign nations Senator Root delivered the most vigorous attack on the present attitude of the United States that has been heard since the Panama controversy arose.

It became known following the senator's address, that Senator Brandegee, chairman of the inter-oceanic canals committee will call a meeting within a few days to take up Senator Root's amendment of the free toll provision. Led by Senators Root and Brandegee, both of whom opposed the original passage of this provision, a determined effort will be made at this session of congress to change the law before it goes into effect at the canal so that the cause of dispute with Great Britain will be removed.

Would Violate Pledges.

Senator Root declared the United States would violate all of its pledges and promises to the world, would be guilty of "false pretences" in its advocacy of general arbitration and would proclaim itself indifferent to national honor and integrity if it refused to submit to arbitration, or to retreat from the unjust position it had taken. He declared free coastwise tolls to American ships were illegal unless the same concessions were made to foreign ships. The claim that the United States had domestic rights over the canal because it owned the canal zone, constituted a violation of the express guarantee of the United States to Great Britain, he said. "It is not our territory except in trust,' he declared. "Treaty or no treaty, we have long asserted that the nations of Central America had no right to debar the world from its right of passage across the Isthmus. Upon that we based the justice of our entire action, which resulted in our having the canal zone.'

The United States had preached arbitration for years, Senator Root declared, and had besought the nations of the world, "in season and out of season, to enter into arbitration agreements for the settlement of all disputes.'

"Are we pharisees?" he cried. "Have we been insincere and false? Have we been pretending in all these long years of declaration? Are we now ready to admit that our country, through its presidents and its congresses have been guilty of false pretences, of humbug, of talking to the galleries, of uttering fine words to secure applause? The instant that an interest is at stake we propose to falsify every declaration, every promise, by the arrogant insistence that we alone can determine the interpretation of this treaty. That we will refuse to abide by the treaty. And is the game worth the candle? Is it worth our while to remain in a position, to maintain which we may be driven to repudiate our principles, our professions and our agreements, for the purpose of conferring a money benefit at the expense of the treasury of the United States, on the most highly and absolutely protected industry in the United States, our coastwise shipping?"

President Approves Note.

Washington, Jan. 21.—President Taft has approved the note prepared at the State Department in reply to the communication from Sir Edward Grey, the British Secretary for Foreign Affairs, protesting against the exemption of American coastwise shipping from the payment of tolls in the Panama Canal.

As a matter of official courtesy information is withheld as to the exact status of the note until it has been received by the British government in London through the American Embassy there. It is believed the note was despatched by

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NOT FOR FORTY YEARS HAS THERE BEEN SUCH A WINTER

The Maritime Provinces Qualifying as a Winter Resort - While Central and Western Canada is Freezing, Maritime Province Residents are Enjoying Spring Like Days and Bracing Nights.

Contrast These Temperatures.

St. John	22 to 46	above zero
Halifax ...	22 to 48	" "
Montreal ..	16 to 24	" "
Quebec ...	8 to 26	" "
Ottawa	14 to 20	" "
Toronto ...	21 to 28	" "
Winnipeg ...	16 to 26	below zero
Moosejaw .	5 to 22	" "
Edmonton .	8 to 14	" "
Kamloops .	2 to 12	" "

The winter so far this year has been phenomenally mild and only on one occasion has the thermometer dropped below zero. It has been many years since similar mild weather has been experienced, the winter of 1906 being the only one of late years to compare with this. Prior to 1906 it has been at least twenty years since such mild weather during the month of January has been known.

A citizen who remembers the St. John fire in conversation with The Standard yesterday stated that the winter following the disaster was not unlike the present season, but since then he did not remember such a mild January.

The average January temperature for the past 39 years has been 19.7 degrees. The average for the January of last year was 13.4 degrees while the average to date for January of this year is 27.4 degrees. From this it will be seen that this winter bids fair to go on record as the mildest in the past 40 years.

So far this month the lowest temperature was one degree below zero, this was on the 10th, while on the 9th the thermometer reached zero. This district has seen but little snow and for three days only has there been fair sleighing. This was between the 8th and 11th when there were two and a half inches of snow on the ground. On the night of the 11th, however, it rained, with the result that wheels replaced the runners.

From the great lakes east the weather has been mild in the extreme with a very light snowfall and a correspondingly heavy rainfall, the rainfall in St. John being exceptionally heavy.

Affecting Business.

Coal dealers, and others who each winter make a small fortune from the unsuspecting public, have this season been thwarted to a large extent.

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HELEN GOULD WILL HAVE QUIET WEDDING AT TARRYTOWN TODAY

A Continual Stream of Messenger Boys Carry Costly Presents for Bride — Marriage License Procured.

Tarrytown, N. Y., Jan. 21.—Miss Helen Gould and Finley J. Shepard, her fiancee, motored tonight from Lyndhust, the Gould country home, to Irvington to obtain their license to wed tomorrow at Lyndhurst. The night journey to Irvington was planned after the couple had waited in vain all day for crowds of town people to leave the vicinity of the town clerk's office in Tarrytown. Curious persons anxious to get a glimpse of the two remained until after the marriage bureau closed and went home disappointed.

The wedding guests have been restricted to members of both families and immediate friends of the bride and bridegroom. Not more than 75 it is announced will witness the ceremony. The ceremony will occur at 12.30 o'clock. A stream of messengers bearing wedding presents from every part of the country poured through the grounds of Miss Gould's estate today. Gifts from wealthy friends of the bride-elect, from friends on the Bowery and the East Side for whom she has done much in the past, from the army, the navy, railroad organizations and individuals the world over. Among the wedding presents are a handsome rope of pearls presented to the bride by her brother George J. Gould, a corsage ornament of diamonds and pearls from Frank J. Gould; a set of tapestries from Edin Gould. Howard Gould, it is said, has presented his sister with a rare art treasure which he purchased recently in Paris.

MONCTON AND NEW GLASGOW WIN IN HOCKEY

Special to The Standard.

Moncton, Jan. 21.—Moncton won out from the Halifax Socials tonight in overtime play in the pro league by a score of 3 to 2.

Halifax, Jan. 21.—At the Arena tonight the Cubs of New Glasgow played themselves into the lead of the Maritime Hockey league by defeating the Crescents with a score of 7 to 4.

TORONTO ANGLICANS TO RAISE A VAST SUM.

Toronto, Jan. 21.—One hundred thousand dollars is the sum which the Anglicans of Toronto will endeavor to collect during the coming year for the home and foreign missions. Last year the amount was $83,000, and it is expected that the difference will not present much of an obstacle. A simultaneous campaign is going on at present throughout the Anglican churches of the city and addresses have been given by prominent laymen during the past two Sundays.

FORTUNE RESTS ON ABILITY TO PROVE IDENITY OF CHILD

Conflicting Testimony Marks Strange Case in San Francisco Courts— Large Sums Left to Heir.

San Francisco, Cal., Jan. 21.—Conflicting testimony given here today before the district attorney deepened the mystery in the Slingsby case, which hinges on the question whether Mrs. Dorothy Slingsby, wife of Lieut. Charles Slingsby, of the British navy, claimed as her son a son of Lillian Anderson. An inheritance in England said to have been left to the first male heir of the Slingsbys is a feature of the case. Mrs. Amanada Koch who was living with Mrs. Slingsby in the fall of 1910 swore in the hearing today that no child was born to Mrs. Slingsby, on Sept. 1, the date of its announced birth. Dr. Martin Rogensburger, president of the state board of health, testified that he had attended Mrs. Slingsby just prior to that date and that an heir was expected.

Mrs. O. H. Bain declared Mrs. Slingsby had given birth to a stillborn babe in her establishment on August 16, two weeks earlier. Lieut. Slingsby has already come into possession of his own inheritance, a large English estate, but the disposition of property valued at about a half million dollars vested in their son is said to depend upon the success of their attempt to establish his identity.

ASKS CONSERVATION OF BRITISH COLUMBIA SALMON FISHERIES

Ottawa, Jan. 21.—That salmon in the Fraser River, British Columbia are becoming more scarce year by year as a result of being caught in American waters before going into the river to spawn was the statement made this afternoon by Prof. J. P. McMurrich, director of the anatomical department of the University of Toronto in an address on the "Salmon fishers of British Columbia," at the annual meeting of the conservation commission. Prof. McMurrich said it would be a good thing if some international arrangement between the United States and Canada could be made to prevent the depletion of the salmon of the Fraser and adjacent waters even in American territory by indiscriminate catching. As things were now, it was explained the salmon are caught near the mouth of the Fraser just before spawning time and consequently few get up to the inland waters. Some of the canneries on the Fraser have been hard hit already by the scarcity of the fish.

Prof. McMurrich gave an interesting discourse on salmon fisheries and showed many interesting limelight views to illustrate his subject.

NICARAGUA REPLIES TO CRITICISM

Minister of Foreign Affairs Scores Sister Republic for Actions During Late Revolution—American Intervention

San Juan Del Sur, Nicaragua, Jan. 21.—The minister of foreign affairs has submitted to the Nicaraguan congress the text of a vigorous note which was forwarded to Salvador in December, in reply to the latter criticizing Nicaragua for obtaining American intervention to crush the late revolution.

Salvador's attitude during the period, the note says, was unwarranted. At the time of the revolution in Nicaragua last August, the central American court of justice at Cartago, Costa Rica intervened and sent a commission to treat with the belligerents. At the same time Salvador instructed its minister in Managua to proffer his good offices to bring about a settlement. It was reported then that President Adolfo Diaz intended to accept the offer, but a few days later the United States landed troops.

TURKEY ASKS MEANING OF POWERS NOTE

Sublime Porte Orders Rechad Pasha to Request Elucidation of Joint Note—Ambassadors Losing Patience.

London, Jan. 21.—Turkey, before presenting her reply to the joint note of the powers, wishes to obtain explanations concerning certain passages in the note. Instructions to this effect have been sent to the Turkish Ambassadors accredited to the powers. Rechad Pasha, head of the Turkish peace plenipotentiaries and Twefik Pasha, Ambassador to Great Britain, have been particularly enjoined to seek elucidation, as they are in London, where the note was prepared.

Explanations are to be requested on the following points: The joint note says in the case of the prolongation of the war, the fate of Constantinople might be put in question. Does the note mean that the Allies might be allowed to attack, conquer and remain in Constantinople, or does it mean that the powers themselves might control the government in the Ottoman capital. The note speaks of "the moral material and benevolent support of the powers. What must Turkey understand by that? How is this support to be extended? Under what form? To what extent? "What guarantee is there of fulfillment of this promise? Similarly what assurance do the powers offer for the settlement of the question of the Aegean Islands in such a manner as to exclude further menaces to the security of Turkey?

It is stated that the Turkish delegates, in endeavoring to obtain satisfactory answers to these questions have made reference to what they describe as "Europe's broken faith in failing to live up to the promise made four months ago that the status quo would not be changed, whatever the result of the war."

A distinguished diplomatist, losing patience has recommended them not to pretend to be more naive than they are, since the Turks know well that the statement of the European powers contemplated only a case in which the Ottoman arms were victorious as in 1897, when Turkey defeated Greece on which occasion Europe would not permit a change in the status quo.

MEXICAN VOLCANO IS AGAIN ACTIVE.

Guadalajara, Mexico, Jan. 21—After a lull of several hours, the Colime volcano again showed great activity. The flow of lava was small but vast quantities of ashes and sand were erupted. Despatches from Colime say that ashes are falling there.

A False Alarm.

About 2.15 o'clock this morning the fire department was called out on account of a false alarm sent in from box 8, on the corner of Mill and Pond streets.

SHIPBUILDERS DECLARE GOVERNMENT MUST AID

Representatives of Steel Shipbuilders Put Case Before Premier

FEAR COMPETITION OF BRITISH YARDS

Higher Wages and Increased General Cost of Shipbuilding put Canadian Firms at Big Disadvantage in Business.

Special to The Standard.

Ottawa, Jan. 21.—Representatives of all the leading shipbuilding companies of the Dominion waited upon Premier Borden this afternoon, described the keen competition which they were facing and declared that unless they received assistance from the federal government they would be forced to abandon the unequal struggle.

One of their spokesmen suggested the imposition of duty on British ships, while another thought that plan would not prevent British ships from engaging in the coastwise trade, and proposed the payment of a bonus per net ton on ships built in Canada, and a subsidy on the cost. They promised to provide the Prime Minister and his colleagues with a detailed statement of their case, and Hon. Mr. Borden declared that the question of supporting the shipbuilding industry would receive the consideration of the cabinet as soon as that document was received.

Mr. Borden assured the deputation that the government appreciated the importance of the shipbuilding industry to the country, anl hoped that it would not only continue to exist but would also develop. He was anxious to know for what period it would be necessary to aid the industry in order to insure its continuance. "I and my colleagues," he said, "appreciate the earnestness with which you have expressed your views and realize the difficulties you have had to face."

The speakers were introduced by Major J. A. Currie, M. P., of North Simcoe, who briefly explained the object of their visit.

Captain Alex. McDougall, president of the Collingwood Shipbuilding Company pointed out that the British ships were compelled to pay duties on some of the materials entering into the construction of their vessels. Moreover, in Britain the workmen received wages only about one half of those paid in the Canadian yards. Capt. McDougall said that the Canadian companies were now facing competition in the business of repairing vessels upon which they had depended to recoup the losses incurred in the construction of ships. He argued that the railways were subsidized and that steamships should, therefore, also receive assistance. If the shipyards were not assisted he asserted they would have to quit.

Must Get Assistance.

"Shipbuilding cannot continue unless we get some aid from the government," declared H. F. Bullern of the British Columbia Marine Railway Company, who represented all the Pacific coast companies.

"We did not come here to ask for something we might get, but to ask for something we must have to live," said J. M. Smith of the Collingwood Shipbuilding Company. He went on to say that if ships were to be operated in Canadian waters there had to be repairing plants and to keep repairing plants in use there had to be a shipbuilding industry.

The experience of the Polson Iron Works of Toronto was related by J. B. Miller, its president. Mr. Miller said that his company had built the first steel steamer in Canada and three cruisers for the government. It had as a consequence been forced into liquidation. It was now engaged in building such types of vessels as could not be brought from England.

Other speakers were G. D. Davie of G. T. Davie & Son, Levis; Mr. Grant, of Halifax; Simon Dymond, of Kingston; Sanford H. Lindsay, secretary-treasurer of the Collingwood Shipbuilding Company. None of the speakers was prepared to say precisely what plan the government should adopt to aid the industry.

The deputation was heard by Hon. Messrs. Hazen, Pelletier, Burrell and the following members of the commons: Messrs. Nickle (Kingston), McCurdy (Queens-Shelburne), Bennett (East Simcoe), Barnard (Victoria), Taylor (New Westminster), Clements (Comox Atlin), Sheppard (Nanaimo), Ball (South Grey), Boyce (South Simcoe), Wilson (Wentworth.)

SUMMER FISH ARE CAUGHT IN JANUARY.

Long Branch, N. J., Jan. 21.—Pound fishermen operating nets along the shore caught summer weakfish and shad today. Captain Stewart Cook, one of the pioneers, was startled, when with examining some "summer weakfish" he discovered a shad weighing ten and a quarter pounds. "I have fished in all kinds of seasons," said he, "but this is the first time I ever caught 'summerweak' and shad in January."