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London, Ont., Saturday, June 3.

Our Money Matters.

CLAIMING that federal finances should be subject in some measure to the same restrictions that are placed on municipal financing, J. D. DRUMMOND, Progressive member for West Middlesex, dealt with the question of the national debt in the Commons. He points out that "the finance minister in his budget speech does not give us very much encouragement as to what is going to happen in the near future in connection with paying any part of our national debt. He says we must soon begin to consider the question of reduction of our public debt, rather than the increase of it. According to the last report that I have been able to obtain from the Dominion Bureau of Statistics, the national wealth of the Dominion of Canada is estimated at \$19,002,778,000. The national debt of the country is about two billion and a half, that is the federal debt; if we take into consideration the provincial, the municipal and private debts in the Dominion of Canada in addition, I think I am safe in saying that the total debt of the Dominion of Canada will reach four and a half or five billion dollars, or, in other words, the total debt of the Dominion of Canada will reach about one-quarter of our national wealth. I ask honorable members of this house if they consider that is a good position financially for the Dominion of Canada to be in, or, without even looking to the near future, if the time has not already arrived when we should provide some means to retire at least a portion of our national debt. There are those of us who have been identified with municipal work for many years, and we have found it impossible for a municipality to increase its debt without a certain amount of restriction, unless by consent of some higher authority than its own. If a municipality increases its debt without such a certain amount of restriction, it is put upon it by the province or some other authority, which restrictions will immediately bring it to a halt. If it is right that a municipality should have to make provision for retiring its debt, either by a sinking fund or by making provision in those debentures that, at the end of a certain number of years, the debentures should be retired with an added amount of interest and principal, is it not equally true that in the Dominion some means should be taken before the time comes when we are upon the verge of financial disaster to provide for the payment of at least a part of our national debt?"

Mr. DRUMMOND's point has considerable merit, but it would be hard to apply it to much of the present debt, as it came from the war, and will have to be retired gradually, but, nevertheless, certainly, his position that we cannot go on indefinitely adding to the debt of the country is sound. In London, for instance, the policy was laid down that the debt should not be greater than the debenture retirement in any one year. It may be that it cannot be worked out that way all the time, but it is something definite to shoot at and keep in mind. If there are no standards of any kind to work to there is a splendid opportunity of running wild financially.

Mr. DRUMMOND is not particularly enamored of the system of financing that shows a balance on paper and in addition to the debt at one and the same time. In this connection he stated: "I wish to ask honorable members if they consider that we are carrying out the provisions of the heritage that has been given to us by our pioneer fathers, when we are drifting continually year after year into eighty or ninety million dollars more of debt. I am well aware that, according to the manner in which the finances of the Dominion of Canada are—I was going to say, juggled, if, sir, you will permit the word without calling me to order—an apparent surplus is shown in some way of \$73,000,000, in one year, and in other years of a somewhat larger amount. I feel that I cannot for one moment take that into consideration when the ultimate end of the year's work is an addition to our nation's debt of eighty or ninety million dollars. That is the only standpoint from which it is proper to judge, if it is right to judge at all."

There can be no doubt that there is a move on at Ottawa for greater severity in financing. Hon. Mr. FIELDING is not a juggler in finance—he is admitted on all sides to be one of the soundest financiers in the country, and he is moving toward a place where the people will feel that their national money matters are not running away with the available as well as the natural wealth of the Dominion.

The straight talk on this question, introduced by the finance minister himself at the time of his budget speech, is having a good effect on the country's appreciation of its financial obligations. We have too long listened to spellbinders telling of our great national heritage. The fact that the finance minister is bold enough to give sanction to the use of the word "serious" in a calm, deliberate statement of the country's finances, and that other members are

willing to discuss the issue on the same basis, is about the best news the people of Canada have had for some days.

Foster and the Weather.

DOWN IN Washington they have a man by the name of W. F. FOSTER, who makes a living by telling what the weather is going to be for some months ahead. He has just sent out what he terms to be an "unusual publication," which he asks the papers to use in their columns.

His predictions are not happy reading, but we pass his statement and his grounds on for what they are worth:

"A more destructive drought in Europe than has occurred in 100 years is now on, will reach its greatest in June, July and August, and will be so destructive that not more than one-third of the usual average crops will survive in that vast country covering all Europe from Portugal to Constantinople and all south of the British Channel and the Baltic Sea."

"Six months ago I sent the above forecasts of the great coming catastrophe to 100 prominent citizens of America and Canada, charging them to tell no one. My purpose was that they might be witnesses to the forecast, and I advise release them from privacy, and ask them to inform all their neighbors, friends and the newspapers about the facts of that forecast. That drought will end during the fifteen days centering on October 8, 1922."

"Another most disastrous drought will begin in all of Australia during the fifteen days centering on October 30, 1922, and at least two-thirds of the crop of Australia will be destroyed during December, January and February, 1922-3. Their crop season is during our winter. From one-third to one-half of the crops in the East Indies and all of the Oceania west of meridian 180 will be destroyed by this great drought."

"My purpose in all this is to give notice to the friends of my work an opportunity. I advise that wheat will go above \$2 a bushel, and other grain in proportion by end of September; that North America must feed Europe. That country, including Southern Russia, will need double the amount of help that Russia has needed on account of its recent drought."

"Now let the critics howl. They can find me in Washington at any time, ready to defend my weather forecasts before the public, and this is the time for them to put me out of business. Many years ago they were loud in their denunciations, but of recent years I have only heard an occasional mouse sneeze from them. "I correctly predicted every drought that has occurred in any part of the world during the past five years long in advance. The recent disastrous Russian drought forecast was published six months in advance. America will come next. A succession of continental droughts lies before us, and there is no reason why the people should not be better informed than ever before on this subject."

So there you are. If you want to find out what Foster knows about the weather cut this out and see what happens.

Facing Facts.

IN THE Sunday school lesson that is being studied this week there is a human touch in the action of Jehoiakim, who tried to destroy the word that Jeremiah had dictated. Here's the story:

"And it came to pass that when Jehoiakim had read three or four leaves he (Jehoiakim) cut it with the pen-knife, and cast it into the fire that was on the hearth, until all the role was consumed in the fire that was on the hearth."

Simple, wasn't it? The truth hurt and cut, so destroy the truth. That king was afraid to face facts, and there are a lot of people in the same class today.

The ostrich sticks his head in the sand in the face of danger, but he doesn't lessen the danger—he increases it.

Men suspect there is something wrong with them, but they fear to

face the doctor, because they are afraid of the truth.

A manager knows his business matters are not right, but he shuffles and musses along instead of calling in the expert who could show him the worst and how to get over it.

And we try and make ourselves believe we are not half bad folks—that we'll squeeze along some how, and all the time we know there's an ache in the soul that won't stop. That old king had a lot of mock bravery—and today we have our share of the same thing.

LITTLE 'TISERS

A Toronto doctor in Philadelphia said that if business interfered with golf give up business. A lot of London men are wondering if that doc has any intention of opening up a branch factory here.

Many a man who played one lucky bet on the horse races imagined he was a wizard who could beat the races right through. Just now he is hitting his friends up for the price of a bowl of soup.

Along with the June bride comes the June husband who invests a nice little piece from his savings on a claw-hammer coat, which is thereafter carefully hung in the closet and worn only three times a year.

Brussels Post: "How do you like the new tariff proposed by Hon. Mr. FIELDING? It was charged that he would 'wreck the country,' but it looks as if he were attempting to redeem it from the tremendous load of debt. Pay as you go is a good motto."

The *Kitchener Record* does not believe that a fire alarm should be sounded in that town any more, and when there is a fire the firemen should go out and put it out without attracting the whole community to the spot. No doubt about that, but does the *Record* know of a better local pastime than watching a fire and telling the world how the firemen should handle it?

The *Guelph Mercury* suggests that there should be, in addition to all other "weeks" a "Live-in-Guelph" week, when all those who are taking up homes in the township just outside the city should move in and pay for all the city advantages they enjoy. Some day the city having the handling of utilities will simply refuse to lay them outside the limits. That would settle the whole business.

Milverson Sun: "The provincial highways commission has set the labor prices at \$2 per man and \$4.50 per team, and have been able, in many places, to get labor at these prices. A strike, however, took place on the Hanover-Walkerton highway last week, when \$3 was demanded by men and \$5 for teams. The former prices are too low, and an increase should have been made without men having to strike for it."

The statement was made at Ottawa a few days ago that Canada is importing iron ore and other ingredients of which steel is made, "while we have in this country raw materials which might well be developed within our own borders."

Very true, in a sense, and yet it is a fact that we are doing much of this importing because we do not know how to use our own raw materials. Canada has large deposits of iron ore of a low grade, and the system of treating these on the basis of commercial economy has not yet been developed. That is why we should pay more attention and spend more money on research work.

READ YOUR CHARACTER

By Digby Phillips.

NO. 231 IMITATIVE GESTURES

Among the most valuable of character indications to the salesman are the gestures of his prospects. They often give him the clue to character which he has failed to get by casual observation of more or less contradictory indications of head shapes, coloring and the like. Several gesture indications have been explained in previous articles.

But have you ever run across the person who, in his gestures, tends to imitate your own? When you think that a person has this tendency, test it. As you talk make a gesture or two which you have not observed him making as yet. Then note if he follows suit.

If he does you have a cue which ought to enable you to close the sale. If your proposition is right and other things are equal. For you then know that you are talking to a person who is more than usually influenced by the views of others. Imitative instincts, you know, influence thoughts as well as actions.

Take the thought leadership at once with a person of this type. He is the kind of person who mentally is always putting himself in the other fellow's boots, always trying for the other fellow's viewpoint. Adopt the viewpoint you want him to take and concentrate your mind on it. Imagine yourself in his position and taking the action you want him to take. Talk along these lines and

25 YEARS AGO TODAY

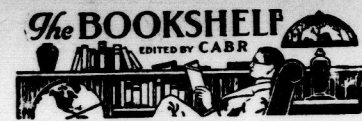
HERE WE HAVE ITEMS OF LOCAL AND DISTRICT INTEREST AS RECORDED IN THE ADVERTISER OF 1897.

June 3, 1897.

The annual meeting of the East Huron Farmers' Institute was held at Brussels today, and was largely attended. The following officers were elected: Thomas Strachan, president; Alex. Gardiner, first vice-president; W. H. Kerr, second vice-president; George Hood, secretary; treasurer, directors, Thomas Gibson, M.P.P., T. B. Sanders, Thos. McGrover, James Elliott, Robert Dillworth, James Smellie, W. H. Fraser, G. F. Blair, George Murdie, James Hinchley, Thomas McMillan; auditors, M. Black, J. B. McLaughlin.

The annual meeting of the South Oxford Farmers' Institute was held at Norwich today. V. Filch, the president, was in the chair. It was decided that meetings will be held this year at Norwich and Mount Elgin, and supplementary meetings at Ottaville, Oxford Center and Beachville. The officers elected were: V. Filch, president; John Topham, vice-president; M. S. Schall, secretary; treasurer, directors, Cohoe, F. Stover, Sherwood, M. Stover, Vanden, Jones, Rice, Hawkins, Currie, Harris, Neal, Smith, Rankin, Elliott.

The conference of the London district of the Methodist Church opened in Dundas Center Methodist Church today with President George Jackson in the chair. Yesterday the Ministerial Association alone met and conducted the examination of ministerial character, but this morning lay representatives were present. The chief business of the morning was the election of the new president and secretary. On the first ballot for president, Rev. Stephen



THROUGH THE SHADOWS. By Cyril Allington. The Macmillan Company, Publishers, New York.

FARCE has its place in novels as well as on the stage, and good farce is about as rare in the one form as in the other.

Mr. Allington's farcical tale, "Through the Shadows," is light, amusing, and often clever in its handling of the mistakes and cross-purposes of the various characters; its dialogue is natural, and over many of the incidents the author has managed to cast a veil of plausibility. But it dwindles away to a termination instead of rising to a climax, and there are rather too many people pretending to be what they are not.

Sir Richard Atherton's successful persuading of his friend Captain England to help him out by assuming the role of Professor Lapski, famous spiritualist and thought-reader, is neatly managed, and the way Peter Lord Ranby yields to impulse and avows himself to be his twin brother, the Hon. Rev. Paul Ranby, comes and prohibitionist, only to find himself obliged by circumstances to keep the name and station he has assumed, is another deft bit of manipulation.

But that Lady Mary Summers should pose as Mrs. George Howard, and Mr. Robert Walton, the successful brewer, as a retired Indian civilian, does seem rather like piling it on, although it must be admitted that some of the most amusing scenes in the book result from the endeavors of these two to keep up their assumed characters.

Yet, far-fetched as the tale is, it rarely descends to burlesque, and much of its humor results from the individualities of the various persons concerned, their preferences and prejudices.

There is Mrs. Branson, the rich widow from Chicago, who talks that variety of English assigned to Americans in so many English novels.

Mrs. Branson was intensely interested in prohibition and spiritualism; in fact, it was her strong feeling on both these subjects which more than anything else brought about the much-complicated situation at Sir Richard Atherton's house party.

The Archdeacon, too, is well done, and the plight of good-natured Uncle Bob Walton whose complete ignorance of India, where he was supposed to have spent the greater part of his life, made it so difficult for him to respond satisfactorily to the Archdeacon's questions is cleverly maintained.

The book is apparently a first novel, and one which promises well for its author's future.

LEARN A WORD EVERY DAY

TODAY'S word is ANOMALY.

It's pronounced—a-nom-a-li, with accent on the second syllable. It means—something which departs from the common rule, which refuses to be classified or explained.

It comes from—Latin "anomalia," something uneven or irregular. It's used like this—"It is a strange anomaly of the British parliamentary system that while a woman is entitled to membership in the House of Commons, she may not sit in the House of Lords."

You'll find he will follow your lead easily. Tomorrow—Selling the Uneven Walker.

"When will I be going to College?"



"WHAT decided me to take additional insurance policies was the artless question of my little son," said a business man over the luncheon table.

"My little boy said, 'Daddy, when will I be going to college?'"

"Well, I didn't feel sure I could answer that question for the simple reason I didn't know whether I'd be able to send him at all or not. I have two other boys and a girl to educate. The little fellow's question set me thinking. I figured that the safest and most direct way would be to consult a friend of mine who is an agent for the Mutual Life of Canada, and he advised me to take the 'Child's Endowment Policies' issued by that company.

"Under these policies the amount is payable to the child upon reaching a specified age. Should the child die in the interval the premiums are returned. Should the parent die the premiums cease but the policy is paid to the child just the same at maturity; should both the child and father die before maturity the amount will be paid to the assured's estate."

"I took his advice and now carry policies guaranteeing absolutely the cost of an education to each of the four children as soon as they reach the age where a college course would naturally begin."

"These policies are issued by the Mutual Life?" asked his friend.

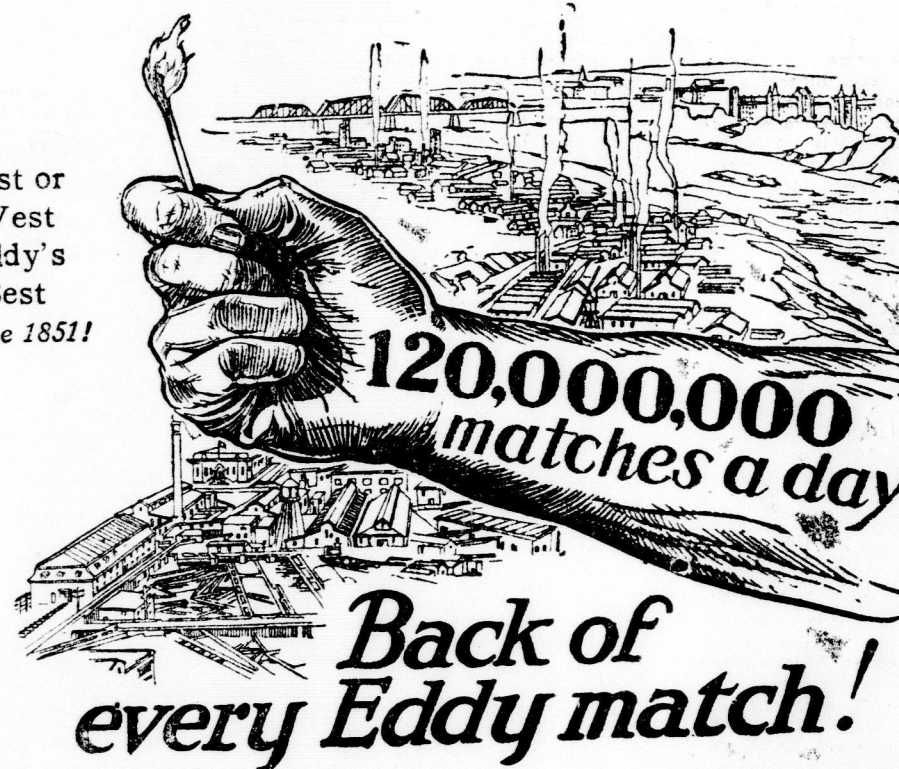
"Yes, and being participating policies they become very inexpensive. The Mutual you know is the one Canadian Company that returns its entire profits to its policyholders."

THE MUTUAL LIFE of Canada: Waterloo, Ontario

London Office: 204-5 Royal Bank Building.
St. Thomas Office: 388 Talbot Street.

East or West
Eddy's
Best

--since 1851!



On Canada's first birthday, Eddy's were already 16 years old. When the last spike was driven on the Canadian Pacific Railway in 1886, Eddy's had passed their 35th milestone. When Ottawa was still Bytown—seven years before it became Canada's capital—Eddy's were making matches for Canada's total population of 1,850,000 people.

EDDY FACTS

- Eddy matches are packed and counted under Government supervision.
- in 35 styles of various lengths to suit every individual requirement.
- with various colored heads.
- in washed air.
- from selected, clean, straight grained Canadian white pines, kiln-dried.
- to stand every strain of striking on any surface.
- carefully inspected before being packed.
- every process for making boxes, packing board and printing is done by Eddy's.
- Eddy's was the first word for matches in 1851.
- Eddy's is the last word in 1922!

Deep-rooted in Canadian soil before Confederation, Eddy's are more Canadian than the Dominion. The business romance of this great pioneer industry is the history of Upper and Lower Canada for three-quarters of a century—since 1851!

Eddy's have seen the number of match consumers grow from less than 1,850,000 to 9,000,000.

In the great Eddy family of 2,500 loyal Canadian workers are found many who have seen service for over 40 years—from father to son and daughter.

And never a strike since 1851!

With a payroll of over \$2,500,000 a year, the gigantic Eddy plant spreading over 75 acres is now producing 120,000,000 matches a day of superlative quality—equal to 5,143 miles of matches end to end.

This long-continued supremacy is the result of unflinching adherence to the Eddy ideal—the most for the money.

"Eddy's" is the Canadian word for matches!

EDDY'S MATCHES

THE E. EDDY CO. LIMITED
Canada

LONDON BRANCH: J. C. DAVIDSON, MANAGER, 155 CARLING STREET.



CATTLE TUBERCULOSIS

BY DR. R. H. BISHOP.

SCIENCE is practically agreed that cattle tuberculosis is caused by a germ essentially the same as that causing human tuberculosis and that the cattle disease can be transferred to people by the use of cattle products containing the germ.

There is some controversy as yet, however, on the point of actual frequency of the cattle type in human beings.

It is found almost exclusively in children, mostly under five, and rarely in those above 15 years. Bovine tuberculosis affects chiefly the digestive tract, glands and bones. In the abdomen, it causes great enlargement of the glands related to the intestine. Often the neck glands are affected and the bones and joints throughout the body may become involved.

Cattle tuberculosis is a menace to children, and should be eradicated as far as possible.