

the Spanish colonial possessions, there home or widen the area of selection.

dual provinces, provided in all other federations; there should continue an part of union, and economic serfdom John McElrov's Heart Disease

posit sponging and secreting and lim-ited within the province of chief office

o as many "branch" suckers as that

particular province may elect, when a uniform Bank Act of even stringency

By Sherwood Hart of Folly

COAL GAS HOLDING ITS OWN. animadversion extended to British policy in that regard. Much abuse When electricity first came on the ditions. used to be poured on the British Gov. field as an illuminant, in competition

ernment for its failure to retire from with coal gas, dire prophecies were CANADA PERMANENT HAS MOST Egypt and for its tardy extension of made regarding the fate of companies self-government in India. Boasts were engaged vin manufacturing the latter frequently made about the very dif- product. Yet simultaneously with the ferent example that would be set by vast expansion in the utilization of which was issued with the corporathe United States in its treatment of electricity, has come an equally great the Filipinos and the Cubans, and all increase in the consumption of gas. December, 1912, shows the prosperity the world was called upon to approve, During 1912 the number of gas conin advance, the very different methods sumers in the United Kingdom inpursued by its government with native creased from 6,774,357 to 7,143,745, or at the rate of more than 1000 a day. races.

Now that the Democratic party is These new customers mostly belong about to enter upon its lease of power, to the class that pay as they go by and judged by its professions when means of the penny-in-the-slot meters. without responsibility, the time had In 1911 there were 3,327,385 of ready arrived, for the great experiment' in money buyers as against 3,541,925 in native self-government to be made. 1912, equal to more than six per cent. But already this is passing into the additional.

dim and distant future. Even the . The use of coal gas for cooking puranti-imperialist press is now admit- poses is also becoming more prevalent ting, concerning the Philippines, that in the United Kingdom, the number of "self-government for the islands must stoves, owned or rented, showing an be discussed in terms, not of years, but increase of 10.5 per cent., and now of generations." If that be the case standing at 3,228,642. Municipal enwith a small and largely homogeneous terprises have found it profitable to population, what must be the problem lease them either free or at a very of India, with its many varieties of small rental. It is also interesting to race, religion and language? note that Scotland is far ahead of

PINCH AT VARSITY.

Edmund Walker's statement of the affairs of the University of Toronto does not exactly lead one to supduct being made in these. In Glasgow the output for the last financial year pose that a crisis has been reached. was so great that new and additional But it indicates that more money is required. The question to decide is plants have become necessary, as the whether the provincial government present resources are already all but should loosen up a little more or taxed to their utmost. whether the numerous millionaires

and multi-millionaires in Ontario should acquire a keener sense of their trusteeship of the "talents" entrusted to them.

has more than proved its value to the general public. The only complaint Probably in no country in the world made is that, instead of going too far, is the demand for university education it has not gone far enough, and that so keen among young men as in Onthe zone system is in essence inequit tario. The reply of the university to that fact was to raise the standard of able. Theoretically it sounds all right matriculation and examinations gen- to argue that rates should be fixed erally. Anyone who knows anything according to distances, which must, about education knows that examina- of course, be arbitrarily determined. tions are largely a delusion so far as but in practice even the zone system is

PARCEL POST.

detecting natural ability is concerned. open to objection on the ground of dis-Of course clever men pass examina- crimination. It is pointed out very tions brilliantly. But equally clever forcibly that zones are inequitable bemen have never been able to take a cause the Atlantic and Pacific states degree, or even to matriculate, and are placed at considerable disadvanthave had to struggle on to fame with- age as compared with the central

out the support of an alma mater. states. And necessarily so, because a But at least while the examination idea continues the pressure on the the whole country while crossing fewer city in these latter states can reach faculties can be kept down. The prezone boundaries.

sent pressure, however, is vibrating No valid reason appears to exist why the safety valve, and Sir Edmund the flat rate that prevails in the letter plainly thinks that Sir James Whitney service outside the limits of a city is the man to put things right. After all what is required is a comparative should not be equally applicable to trifie.9 The sum of \$300,000 would the parcel post. No one is aggrieved probably put the board of governors. because he is charged two cents for in a position to meet all claims. It conveyance of a letter to a near-by. should not be forgotten that the uni- point, while his neighbor affixes a versity, so far from being extravagant, stamp of similar value to a letter has been paying many charges proper- crossing the continent. The result of ly chargeable to capital out of current the United States system is that in revenue. Sir James will no doubt do many cases outside the local delivery

A. E. Osler, A.C.A., and Henry Bar-ber, F.S.A.A. (England), are the audiers to be \$10,231,027.92, made up of \$6,000,000 capital stock, \$4,000,000 re-serve fund, dividend payable in Janu-

ary, 1913, \$135,000, and balance car-ried forward at credit of provide carforward ab credit of profit and \$96,027.92. The corporation's loss, \$96,027.92. The corporation's liabilities to the public are shown to be \$21,068,067.63, made up chiefly of deposits and accrued interest, debentures and accrued interest, and de-centure stocks and interest. The as-

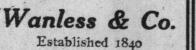
benture stocks and interest. ets of this successful financial successful financial en-unt to \$31,299,095.55, and terprise amo are composed as follows: Montgages on real estate, \$28,948,472.19; ladvances bonds and stocks, \$362,182.55; municipal debentures, bonds and other se-curities, \$434,389.38; office premises Toronto, Winnipeg, Vancouver, St John, Edmonton and Regina), \$621, 855.11, and cash on hand and in banks, \$932,196.32. Altogether this either England for Ireland in municibanks, \$932,196.32. Altogether this statement indicates not only the pros-perity of this particular financial conpally-owned and operated gas plants, no less than 83.9 per cent. of the probut the remarkable extension its business thrubut the whole of Can-ada from the Atlantic to the Pacific.

Parcel post has already achieved great success in the United States, and cnown to be possessed of funds were

Mr. Groehl will see Kelliher tomor-row, and if his statements warrant it Kelliher may be brought to New York City to testify before the extraordin-ary grand jury which is probing alleged graft.



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402 Yonge St., Toronto

for the other? **Bank Monopoly.** The public ask not for further pro-tection to bank monopoly. It is legis-lation designed to restrict monopoly or money trust to the provinces which gave it birth or desire its presence. It is legislation to encourage home local banks adapted to the special require-now look for. Before the Bank Act is amended to render it more difficult to induce capital towards organization of amended to render it more difficult to induce capital towards organization of new local banks, there are some vital questions to be solved. Is the pre-sent Bank Act in all respects within the powers of parliament? Has parlia-ment authority to authorize banks of credit institutions under provincial "crear branches construction of various occupations, and open branches, agencies and offices," utside province of head office loca-ion? Indefinite permission to operate loes not appear to carry authority for extra-provincial any more than for extra-provincial any more than for a outside Dominion operation. Agencies of Canadian banks in foreign countries exist on mere sufferance. On close scrutiny, their position is very similar within Canada as regards interprovin-When capitalist banks are prohibit-ed from extra-provincial "branch" de-

NEW YORK, Feb. 3.—(Can. Press.) —Deputy Assistant District Attorney Grochl left New York for Boston to-night, for the purpose of interviewing William J. Kelliher, concerning his al-leged statement that he had paid pro-n the ready been decided that local legent. from other provinces, out of existence This is a very drastic method of get tection money to a police neutenant this is a very drastic method or get-in this city for permitting Kelliher and Martin J. Walsh to conduct a gamb-ling resort here, in which individuals terdicted when it is fully realized what evil consequences follow on resigning control of domestic money af-

fairs to outside manipulators. A Blanket Act. A blanket act, which subjects al

rovinces alike to organize banks, with a heavy, uniform, primary capital, is not within the power of central au-

thority to enact. Federal legislation, with which the population of certain which which the population of certain units are unable to comply, except un-der very great difficulty, which takes no regard of their respective dates of admittance to union, or of their forma-tion, of their resources, of their home requirements, or of the incapacity of citizens of one unit to mathematical citizens of one unit to meet on an even plane, the financial arrangements of another, cannot possibly come within the power of parliament. Any constitution that authorized such pow-er would be a good one to tear into pieces. The objects of federation would remain unattained, if such gross perversion of justice were liable to enactment. This is precisely what the present Bank Act accomplishes. It

serves to place seven provinces in economic subjection to two others. It serves to create and maintain monoserves to create and maintain mono-poly for the special privilege of the stronger, while it forces the weaker to endure absence of home-conducted in-stitutions, and remain forever exclus-

Wreyford & Co. ively dependent on outside parasites. The prime purposes of federal union are defeated by interprovincial are defeated by interprovincial "branch" bank operation, aided and 85 King St. West

comfort.

Cured by Dodd's Kidney Pills.

He Was III for a Year and Off Work All Summer, But Found a Quick and Complete Cure.

BENTON, Carleton Co., N.B., Feb. 3.--(Special.)-After being laid up for an entire summer and feeling sure financial projects, for a great part in foreign countries, it is absolutely ne-cessary to organize several systems of credit institutions under provincial government direction to supply credit in support of various occupations, and the distinctive local enterprises, which industrial and agricultural, pertain to each province. If even within the power of parliament to undertake, it would be utterly impossible to assume the tasks which now devolve upon each and all provinces of the Domin-ion. Branch Suckers. When capitalist banks are prohibit-ed from extra-provincial "branch" de-

and nervous. I perspired freely with the least exertion. "Reading what Dodd's Kidney Pills had done for others, I made up my mind to try them. Before I had fin-ished the first box I felt different, and by the time the second was half gone I was working in the woods and doing good work." good work."

uniform Bank Act of even stringency over uneven and most dissimilar con-ditions, is replaced by one adapted to the wants and financial strength of each province, or even of each group Clogged kidneys mean clogged cir-culation. Clogged circulation means heart trouble. Dodd's Kidney Pills heart trouble. Dodd's Kidney Pills make good circulation and cure heart of provinces, when for privileges granted by the people in common, a

full money equivalent is exacted from federally directed banks for the bene-fit of people in common, when by such amendment to the Federal Bank Act, BONDS TO BE EXTRADITED. amendment to the Federal Bank Act, equal opportunity is secured to each province, to engage in banking busi-ness under federal auspices, and re-ceive the profits and services right-fully, due it, in justice, in economy, and in fulfilment of terms of federal Memphis Wants Man Held at Winni peg. MEMPHIS, Tenn., Feb. 3 .- (Can Press.)—C. A. Bonds, arrested in Win-nipeg, is wanted here to receive a sentence in the U.S. district court. A

sentence in the U.S. district court. A jury found him guilty of having used the mails to defraud in connection with the operations of his bank and those conducted by E. L. Hendrey, W. C. Wynne, and Abner Davis, who re-House Coats and C. Wynne, and Abner Davis, who re-ceived sentences on similar charges. Casey Todd, U.S. district attorney at Memphis, said he would leave at once for Winnipeg and personally con-duct extradition proceedin gs against David **Smoking Jackets** 

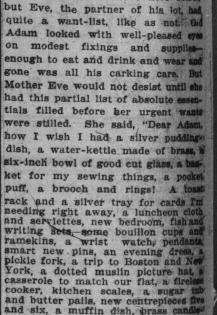
with Christmas gifts adjusted. Treat yourself to a little extra SPANISH ANARCHISTS ARRESTED

WE HAVE MADE PRICE EASY

CERBERE, France, Feb. 3 .-- (Can CERBERE, France, Feb. 3.—(Can. Press.)—An anarchist plot has been discovered at Huelva, Spain. Prof. Francisco Sanchez, of the Barcelona modern school, Emilsno Barral and Antonio Oliveria, the latter two well known as anarchists, have been ar-rested on the charge of being impli-cated Camel-hair Effects ) ALL SIZES Rich Brocades 331% Off

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Death of Major Campbell, LONDON, Feb. 3.--(C.A.P.)--Major Henry Campbell, formerly Canadian inspector of military prisons, died in Sussex, aged 99.



ADAM AND EVE.

When Adam tramped this vale of

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sticks, a dish and spoon for n naise, new pictures, doileys, two trays, some nice new furs, a grand, a larger place on lots of a mirror which will show my feet a mirror which will show my feet, curtains, rugs and corner seat; I new gloves, new shoes and hose, frocks and frills and furbelows, a frocks and frills and furbelows cake griddle, Turkish rug, a

cat, a water jug, a vacuum ch Johnny coat, a dozen soup spoon a vote!" Old Adam, Nature's man, upon a life of toil be planting corn or trading stocks sought to gain the needful roc please the partner of his joys we are Father Adam's boys.

> Samaritan Club. The regular monthly meeting amaritan Club of Toronto, orga

for work among consumptive I and working in conjunction with Free Hospitals for Consumptives Muskoka and Weston, will be held day at 10.30 in the board room of Bible Society Building, 14 Col streat

Miss McCollum, president of the Downtown Church Workers' Associa-tion, will give an address on her work

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The new February Records in-clude selections by Mary Gar-den, Orville Harfold, Mme, La Blanc, Maeterlinck, David den, Orville Harrold, Mme. Le Blanc, Maeterlinck, David Bispham, Grace Kerns and Kathleen Parlow, Also a new waltz by Johann Strauss, old time ballads, by Henry Bur, and all the latest song hits and light opera selections. Grafonolas, Cabinets, Re-cords, Needles, Repairs also.

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