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Handicapped in the World's Battle for a Livelihood.

There have been recently alarmist outcries in Great Britain about the danger to the country from foreign competition, and a variety of opinions have been expressed as to the causes operating in favor of such competitors as Germany and the United States. One leading statesman has boldly asserted that the British are not, as Napoleon sneeringly dubbed them, "a nation of shopkeepers," but "a nation of amateurs," and the maintains that in few, if any, departments of endeavor is there to be found that thoroughness of equipment which makes for pre-eminence. Another investigator has reached the conclusion that the trouble is with the rising generation of the well-to-do. They spend, he says, too much time on frivolity and waste their energies on that which tends to enervate them, while their competitors, especially in Germany, are bending every energy to attain the best possible results, both from physical, mental and manual training. Yet another class of alarmists blame irregularities on the part of the workmen, foolish strikes, and unnecessary holidaying, while competitors abroad keep at work, as the main cause for Great Britain not making better progress than she has attained, and failing to keep control of the contracts for great public undertakings in neutral markets. A representative view of this nature was put forward the other evening, at a reunion of Dumbarton shipyard workmen, by Mr. John Ward, one of the partners in a large industry, who, by the way, had himself risen from the ranks. Mr. Ward was most frank in stating the influences that worked to make it difficult for shipbuilders to compete with other countries, and make ends meet. He mentioned, among other malign influences, "tyrannical strikes" and the frequent loss of time by workmen's irregularities and drinking habits, which restricted output and upset calculations. Mr. Ward made the further remarkable assertion that the bigger the pay of the workmen, and the more plentiful the employment provided, the greater the unsteadiness among a certain proportion of them. In his own shipyard, he said, the number of arrearsments for debt last year more than doubled, and this despite the large weekly wages earned, and he made the startling assertion that the result of this unsteadiness restricted output by nearly 25 per cent. Through this, the wages earned in the shipyard were diminished to the extent of \$100,000 to \$150,000 per annum, if to this was added the wage-earning lost to the engine works, the foundry, the forge and the smaller industrial works of the town, the speaker said he was within the mark in saying that Dumbarton artisans were, through the existing unsteadiness, losing wage earnings equal to \$200,000 a year. This, he maintained, was nothing short of a calamity, as it certainly is, for it shows how easy it may be for a nation, where workmen are compelled, by force of circumstances, to cultivate habits of steadiness, to beat its less careful neighbor in the keen competition for the world's markets. We in Canada have more than a passing interest in these old world experiences, candid confessions and exposures. If their recital helps in any way to make employers and employed more careful to hold a just balance as between man and man, and to avoid those habits that make for demoralization, it will not have been made in vain. We do not believe that the average Canadian workman is an unsteady man—indeed, we do not believe that the average British workman is unsteady; but it is the few men who are careless that often cause the loss that is all the difference between success and failure in a mercantile or manufacturing establishment. In late years, in this country, the drunken or unreliable workman has become a comparatively scarce commodity, partly because it has been known that employers would not tolerate irregularities, and partly because the average worker has become more self-respecting and determined to earn advancement. Despite all this improvement, it is an open secret that our manufacturers find it harder than ever to meet their competitors in the world's markets, and that the future will depend on the efficiency of the equipment of both employers and employed. Any reasonable means that may be adopted to add to this efficiency, whether by the establishment of institutions for the more efficient imparting of technical training, or otherwise, ought to be welcomed. As there has been some opposition to the promotion of this class of training, we think that the demand that the Government of Ontario should appoint a commission to investigate the whole matter should be acceded to. There can be no reasonable objection to the fullest inquiry into the best possible

means for equipping our people for competition with outsiders. For this reason, any inquiry might be made even more extensive than that which would embrace the question of the advisability or non-advisability of a wide range of technical instruction.

Suggestions for Consideration by the Ontario Government.

12. The passing of an act giving loan companies the powers of trust companies.

We have believed that an act such as we suggest would be introduced sooner or later, and we still believe that time will reveal the fact that they naturally go together.

A loan corporation is at a great disadvantage compared with a bank in making money. Until very recently it was almost entirely confined to the profits to be derived from loaning money upon mortgages on real estate, and is so still to a very great extent.

During the last few years several charters have been granted to trust companies, which have the power to act as trustees, executors, administrators, assignees, etc., and to act in the execution of all manner of trusts.

A loan company is an institution in which are deposited the title deeds of a large number of properties. The managers of these institutions are frequently the most confidential friends the borrower or depositor has, and he will leave his papers with him for safe keeping, as many others do with their lawyers. It follows that if any such desire to have any corporation act as trustee or executor, that is the one they would prefer.

A loan company, if possessed of the power of the trust company could carry on that business without incurring an additional dollar's expense for help. All the officials necessary in the one business are necessary in the other. The public safety would therefore be better served and the risk of establishing a successful business or falling reduced to very little.

We have in London a good trust company, and whether or not the law is amended as we suggest will likely have more; but if there are benefits to be derived from appointing an executor that never dies, such as a trust company, the benefit should be given wherever it can be. There are loan companies in most of the county towns, and business naturally belongs there. To both the loan companies and the people, to the extent that they desire to take advantage of it, it would be a benefit, and the opportunity should not be withheld. It would be an additional source of income to the loan company without any additional expense. The public security would be quite as good as if conducted by separate companies, and the public convenience greater; because all the towns that have loan companies are not likely to have trust companies; and yet it will not be denied that a trust company in each of these would be a benefit to the public—if not to as great an extent as the loan companies have been, at least to a considerable extent.

Loan companies have been of vast advantage to the Province of Ontario. On more than one occasion in the past few years when hard times were threatened, they broke the fall. If banks put on the screws, fearing hard times, the larger amount of money there is open for permanent investments, such as loan companies make, the less likely is a financial crisis to come. Banks do not loan on real estate, but if a business man has securities of that class he may borrow on them from a loan company, and pull himself through when the funds of a bank would not be available. We believe the safety, convenience and success of both loan and trust companies would be promoted by their union wherever union was considered desirable. We believe the powers now granted to trust companies should, subject to certain fixed rules, be conferred on all loan companies.

The Doukhorob and Education.

As to education, in the generally accepted sense, the Doukhorob have none. They are an illiterate people, as only four per cent possess the ability to read and write in their own language. In reality, they are not an uneducated people, though their erudition be somewhat out of the ordinary. They possess a store of knowledge, which is of far more value to them in their present situation than any amount of "book learning." Still, they express a willingness to be instructed in the ways of the land of their adoption as soon as they feel they can afford to hire teachers and establish schools of their own. There is a grand opportunity open to Canadians to completely Canadianize these people. They have no literature of their own, so that the literature of this new country must of necessity engage their attention first. The only teaching they have at present is purely oral, for from the time the child can lisp, it has to memorize long hymns and passages of Scripture, which have been handed down from generation to generation. When the time comes, and it will come very soon, let only the best instructors be sent among these people. Let the education be suited to their needs. The spirit of competition, which characterizes our schools, would be greatly at variance with Doukhorob ideals.

Tendency to Disappear.

[Chicago Tribune.] "The lobster," says the Florida Times-Union, "is disappearing." He does seem to be.

Passing Paragraphs Mainly About People.

Here is the routine that made a millionaire out of Philip D. Armour, the farmer boy:

- Five o'clock, arose. Six o'clock, breakfast. Seven o'clock, arrived at office. One o'clock, luncheon. Six o'clock, closed his desk. Seven o'clock, dinner. Nine o'clock, retired.

Philip D. Armour seems to have been a pretty square man, on the whole, if we may judge by notices since his death. But except whatever satisfaction he derived from his occupation, and from being able to succeed as a great money-gainer, we do not see that he got much out of being a millionaire. Everything has to be paid for, truly says the philosopher, and if Philip D. Armour did amass his millions, he had to pay for them in hard work, in anxiety as to how to keep what he had acquired, in the hard, envious feeling of the have-nots, and, worn out, in a comparatively early death.

There was a remarkable jubilee the other day at Keene, in the Presbytery of Peterboro. The Rev. F. Andrews had completed his fifty years of service in one charge. He was ordained in 1851, and is still exercising his ministry in a vigorous manner. This was the occasion of a great celebration, when people of all denominations turned out to do honor to the veteran. A minister's jubilee is not very common, but the jubilee of a minister who is still in full work and able to discharge all his duties without assistance, is less common, and it is a remarkable feature in this age of change for a man to spend his life in one sphere of labor. Principal Grant was the chief speaker, and dwelt upon "The permanent pastorate as the ideal of the Presbyterian Church." Scotland, Canada, and, in fact, all Christian countries, owe much to the men who labor intelligently and faithfully for the cause of righteousness in quiet country parishes. They do much to strengthen the church and build up the best life of the land.

A Cure-All.

[Chicago Tribune.] A New York man cured himself of the grip by merely fasting. This treatment, however, if continued long enough, will put a stop to any disease.

Wise Forethought.

[Lindsay Post.] Hon. Mr. Ross' Government has shown wise forethought in adding 1,400,000 acres to our provincial forest reservation. It is a pity that older Ontario has been so generally denuded of forest. Climate considerations alone should lead us to grow timber.

Li Hung Chang Scores.

[Springfield Republican.] His Excellency, Li Hung Chang, is noted for his humor. But his latest joke hits us Christians rather hard. He is reported as saying: "Lately I have been looking at what you call your Ten Commandments. The eighth one says, 'Thou shalt not steal.' Now, I want to improve that one. I suggest that the eighth Commandment read, 'Thou shalt not steal, but thou mayest loot.'" A dead shot!

Dead to the World.

[Toronto Telegram.] There is nothing in the annals of modern journalism equal to the Montreal Star's sudden loss of interest in the politics of the country to which it belongs.

For the four years preceding the last election the Montreal Star was fuller of politics than a campaign pamphlet. Now, alas, all is changed, and the following list of headings from its editorial page shows how completely the Star is dead to that world of politics which it once hoped to rule:

- THE GOTHENBURG SYSTEM. THE CENSUS. WINTER NAVIGATION. PRESERVE THE GAME. THE WRITING OF LETTERS. ALL THE MONEY IN THE WORLD.



IT IS EASY WORK when you are well, to rub and scrub, but when the back aches and the head throbs, a woman's work is hourly torment. No woman can be strong and healthy of body who is the victim of those womanly diseases which are often responsible for feminine sufferings. Women who have used Dr. Pierce's Favorite Prescription for the cure of diseases of the womanly organs, say that work doesn't tire them any more. "Favorite Prescription" regulates the periods, dries encumbering drains, heals inflammation and ulceration, and cures female weakness. It makes weak women strong and sick women well. There is no alcohol in "Favorite Prescription," neither opium, cocaine or any other narcotic. "I had poor health for nine years (ever since the birth of my child)," writes Mrs. Armistead Watkins, of Acme, Kansas Co., W. Va. "Had female weakness, was very irregular and would suffer until my family doctor did not do me any good and I concluded to write to you. When I wrote I had no idea that I would ever get well, but when your letter reached me I began to have hope. I commenced taking Dr. Pierce's medicines as directed and began to improve in strength. I was soon able to do the work for my family of six. I think there never were such medicines in the world. I took eight bottles, three of 'Favorite Prescription' and five of 'Golden Medical Discovery' and two vials of 'Pellets.'" Dr. Pierce's Pellets cure constipation.

Grocery and Crockery Dept. The Runians, Gray, Carrie Co. The New Idea Patterns, 10c.

208, 210, 210 1/2, 212 DUNDAS STREET, LONDON, ONT.

A FEW DAYS ONLY!

Will the opportunity be yours of purchasing goods at the immense reductions prevailing during our

Annual Discount Sale.

Your special attention is drawn to the following lines:

Table with 2 columns: Balance and Eider Comforters. Rows include: Balance of \$4.40 Eider Comforters for \$3.50, Balance of \$5.50 Eider Comforters for 4.25, Balance of \$6.00 Eider Comforters for 4.65, Balance of \$7.00 Eider Comforters for 5.50, Balance of \$10.00 Eider Comforters for 8.00, Balance of \$15.00 Eider Comforters for 12.00.

Boys' Clothing

Children's Vestee Suits, fancy lapel or sailor collars, neatly trimmed, with soutach braid, neat vestee and well-lined knickers, regular price \$3.95 to \$4.50, discount sale price\$2.55

Boys' Reefers

35 Fancy Reefers, for boys from 5 to 11 years, very fine sample coats, bought at a big sacrifice, our regular price \$6.00 to \$7.50, discount sale price \$4.00 and \$4.50

Men's Underwear

Fine Lambswool Fleece-Lined Underwear, odds and ends from season's selling at \$1.00 and \$1.25, discount sale price, very special 75c

Boys' Underwear

Assorted lot, Boys' Fine All-Wool Shirts and Drawers, in all sizes, 1 to 6, regular price from 25c to 68c, discount sale price20c to 40c

Ladies' Fine Shoes

Very Fine Kid Button and Laced Boots, some with welt soles, some with turn soles, style is not the newest, toes a little pointed, but beautiful, fine stock and perfect-fitting, regular price \$2.50 to \$3.00, sale price is\$1.75

Mantles

Every Mantle in our stock to be cleared during sale, at 25 and 50 per cent off regular prices.

Blanket Bargains

BLANKETS, \$2 24. BLANKETS, \$2 48. Special line of All-Wool Blankets, extra heavy, per pair \$2 24. Special line Wool Blankets, very large size, soft, fluffy and inodorous, pair \$2 48.

10 Per Cent Discount During Sale on All Lines of Blankets.

An Infant Industry.

[New York Journal.] Of the 3,153 locomotives manufactured in the United States in 1900, 505 were sold and exported to foreign countries—the English roads taking more of them than the roads of any other country. And still there is a swinging tariff upon all imports of foreign machinery of iron and steel.

Liquor Consumption in Maine.

[Chicago Tribune.] On the face of the returns the people of Maine last year consumed only 11,955 gallons of liquor, the fifteen agencies having sold 3,820 gallons of whisky, 3,790 gallons of rum, 2,600 gallons of alcohol, 985 gallons of wine, 566 gallons of gin, and 212 gallons of brandy. These items include the liquor legally consumed. If to the total were added the amount consumed illegally, which "no fellow can find out," as it is drank behind closed doors, it would be seen that although Maine is a prohibition State it is quite up to the standard of the license States in the consumption of intoxicants. Considering all that the reformers have done for the people of Maine by moral suasion and by penalty of law the latter must at least be charged with ingratitude and perversity. They not only drink proportionately as much as the people of other States, but they manifest about as strong a predilection for whisky and rum as their grandfathers.

The Spread of Smallpox.

[Springfield, Mass., Republican.] It is evident that there are in the United States more cases of smallpox than for many years. But for our comfort let it be remembered that the epidemic, if so it may be called, is not half so destructive as the tuberculosis that we always have with us, and is much more easily banished. Smallpox is, in fact, not so formidable as the grip, which has grasped the whole country again, and is epidemic in New York City to the point where it is a veritable scourge. Vaccination and modern methods of treatment have robbed smallpox of the greater part of its danger. But this prevalence of smallpox emphasizes the need of careful attention to vaccination throughout the whole community. In no other way can it be prevented from gaining a foothold. In New York City new cases are reported from time to time, but the health department claims to have the disease well under control, and its attention now seems more taken up with grip. In the State of New York 17 places have been afflicted with smallpox, including Albany, Schenectady and Gouvernville. The western limit of the epidemic seems to be Missouri, where the smallpox is reported to be in every county. Kansas City has a severe epidemic and is fighting hard to check it. More than 100 cases were reported in that city on the 5th, and Wednesday the smallpox was said to be increasing. Compulsory vaccination is now in progress throughout the city at municipal expense, and the street railway companies are com-

Advertisement for Absolute Security, Genuine Carter's Little Liver Pills. Includes text: 'Must Bear Signature of Brewster', 'See Fac-Simile Wrapper Below', and 'CURE SICK HEADACHE.'

panies paid in dividends \$1,208,668 77 more than in 1899. Capital stock increased \$2,144,400 over that of 1899; funded debt increased \$3,584,498 50 over that of 1899. The percentage of dividends to capital stock was 2.52, as compared with 2.43 in 1899. The total number of accidents on the lines of steam surface railroads was 671 killed and 1,374 injured, an increase from 1899 of 32 to killed and 48 injured. The number of passengers carried was 73,846,114, and one passenger was killed for every 9,230,764 carried.

THE VOTE IN LOBO.

To the Editor of The Advertiser: I noticed in Saturday's Daily Advertiser, under the heading, "The County Council," an item correcting the tallying of votes given for Mr. McGugan from 400 to 455 votes. Four hundred is the correct number of votes, Lobo giving 382 and Caradoc 38. Wednesday's daily, giving 83 for Caradoc, instead of 83. I hold the correct statement of all the polls. Yours truly, D. T. GRAY. Lobo votes for McGugan—Ward No. 1, 163; ward No. 2, 39; ward No. 3, 31; ward No. 4, 71; ward No. 5, 58. Caradoc—83. Lobo, Dec. 12, 1900.

BICKLE'S ANTI-CONSUMPTIVE SYRUP stands at the head of the list for all diseases of the throat and lungs. It acts like magic in breaking up a cold. A cough is soon subdued, tightness of the chest is relieved, even the worst case of consumption is relieved, while in recent cases it may be said never to fail. It is a medicine prepared from the active principles or virtues of several medicinal herbs, and can be depended upon for all pulmonary complaints.

- CAULDRON KETTLES, FEED COOKERS, CROSS-CUT SAWS, AXES, ETC.

A. WESTMAN, 111 DUNDAS STREET, BRANCH—654 DUNDAS STREET.

Advertisement for Epps's Cocoa. Includes text: 'Distinguished everywhere for Delicacy of Flavor, Superior Quality, and Nutritive Properties. Specially grateful and comforting to the nervous and dyspeptic. Sold only in 4 lb tins, labeled JAMES EPPS & Co., Limited, Homeopathic Chemists, London.' Also 'BREAKFAST SUPPER EPPS'S COCOA'.