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LONDON, SATURDAY, FEB. 19.

MORE IMPERTINENCE.

It looks at the question from ronto point of view is almost invariably at the wrong end of the telescope when the thing to be viewed is out-London a "one-horse town," and in may some day tread. the Western, a "one-horse university." But impertinence is not argument.

The World professes to believe that the efficiency of a university is regulated by the size of the community says, "make a good doctor or surgeon, values. a dentist or a hygienist, in the midst graduates have not been refined by irregularity and perhaps injustice. the associations of a large city-if To- Is there no confusion, or, rather, is ronto can be called that. Perhaps the there no lack of uniformity under pres-

or Princeton, with 5,000? There are values created by private industry and a dozen great universities in the United enterprise? States situated in smaller places than London

The World sneers at "half-baked universities" and "half-baked graduates." What institution was responsible for the unbaked theory propounded by

IN GREAT BRITAIN.

tabor exchanges in Great Britain, described in another page of this issue, ment in social reform. A scheme of been fully elaborated, and will be in- grain from the Canadian West went troduced during the present session, if by way of United States ports, consent to pay insurance premiums for horsepower, which could be developed Beck think it is honest or clever to prethe special advantage of the lazy er at \$50 per horsepower,

ing with long periods of activity. These not think it is good politics; I do not trades account for about 2,500,000 men. think it wise." The cost of insurance is to be divided equally among the employees, the emalafter Harry Lauder. This is almost as to be provided with a card, upon which three stamps, costing a penny by himself, one by his employer, and Doc Chisholm's naval policy? one by the nearest labor exchange. When the workman is thrown out of employment he will report to the labor ment," says Sir James Whitney. Is this benefit for three months. The amount of the benefit has not yet been ascer-

of three months has been set, because an inferior people. Perhaps we are, bu there must be a financial limit. There we don't intend to admit it. is an assumption also that competent rough test of a workman's fitness or unfitness will be the frequency or infrequency of his applications for insurance benefits. If he is continually coming upon the funds his case will blameworthy, and he will be handed a lynching bee. over to the poor law, or to the new social machinery which is to replace 10 disciplined by methods which have itan Railway Company of Old London, 25 a royal commission. Workers in trades crease of receipts through putting on shipbuilding will be permitted to enter cake! the scheme if they so desire, and

entific lines with one of the most question of the veto first, and will inpressing problems of modern civiliza- sist on giving precedence to the budtion. Old age pensions, insurance get. against unemployment, the reform of the poor law, the new fund for affor- Poor Chamberlain! The man who estation, road-building, and the was too feeble to sign his name in the econome development of the country, House of Commons' register a few the small holdings act, and the tax days ago was only a few years ago the Naturally the Toronto World is op- upon undeveloped land, are all parts most active spirit in that assembly, posed to a grant to the Western Uni- of the same gigantic scheme for the the very embodiment of tireless uplifting of the British masses and energy. Today he is a symbol of the the Toronto point of view. The To- the diminution of the sum of human institutions and policies which he chammisery. The humane and progressive pioned in his later years. Like himmen at the head of affairs in Great self they are weak and tottering. Britain are trying to blaze new paths side of Toronto. The World sees in of progress, which the whole world

in nearly all trades.

WHY NOT?

Two hundred and seventy Ontario municipalities have asked the Legislature for permission to tax improveit. "You can no longer." it ment values at a lower rate than land

The assessment committee of the years back helped to put the ciphers on. of a small population." This is a novel Legislature has reported adversely theory. Probably it originated with upon their petition. The majority of the World; at least, it is sufficiently re- the committee argue for the principle mote from the facts. The Province of uniformity. They profess to fear has been reminded by recent incidents that if the matter were left to local bad ones cannot be kept out with a that the manners of Toronto under- option there would be confusion and club?

World will explain how their minds ent conditions? A large degree of local have been expanded by the same sur- option in regard to municipal assessments already prevails. In one com-The doctors made in London, in the munity the ratio of assessment to medical department of its "one-horse market value may be much higher or university," have an average profes- lower than in another. In this city the sional standing quite as high as that assessment department has for some of physicians who breathed the intel- time been wisely assessing land at a lectual atmosphere of Toronto in their higher rate than improvements, in restudent days. And the Ontario Gov- lation to the selling price. Unregulaternment has just established a hygienic ed local option in such matters had institute in this insignificant hamlet. made no difficulty for the Legislature. Queen's University must be less than It could safely go a step further and a one-horse affair, because Kingston permit the municipalities to modify the has a population of less than half of present system of levying fines upon London's. What shall we say of poor improvements. A great deal of urban eld Oxford, planted in the midst of land owes its value to the community, 35,000 people; or Cambridge, with a not to the owners. Why should it paltry 30,000; or Cornell, with 15,000; not be taxed more highly than the

THE GEORGIAN BAY CANAL PRO-

JECT. The recent debate in the House Commons on the Georgian Bay Canal THE MARCH OF SOCIAL REFORM tion and production means that transportation needs are rapidly increasing. The inauguration of the system of Canada has the natural routes to the seaboard and with adequate facilities all Canadian-grown grain and a large is preliminary to another great experi-port surplus would be shipped via Insurance against unemployment has last four years thirty per cent of the Canadian ports. As it is, during the

the Government succeeds in limiting The engineers appointed by the Govthe veto of the House of Lords. There ernment to make a survey of the prowill be doctrinaire objections to the in- posed route of the canal has reported trusion of the state into such a field; that a 22-foot waterway for the larg- first." but the plan has been so framed as est lake boats from Montreal harbor to reduce to a minimum the evil ten- to French River village, on Georgian dencies of some forms of state benefi- Bay, a distance of 440 miles, can be cence. Like charity, these may under- constructed in ten years at a cost of mine independence and foster para- \$160,000,000. The annual maintenance sites and paupers, unless there is a would be approximately \$900,000, insearching process of discrimination, cluding the operation of storage reseragainst unemployment vories for the better distribution of the sounds well, but what of the shirkers, flood waters of the Ottawa River, a most malingerers, and unemployables, to important feature of the scheme. With whom the prospect of even a small a storage system as planned and the electric commissions treatment of the insurance benefit without work would tributory basins thereto required for farmers in securing easements, by prebe more enticing than work with a the navigation project, a reliable water wage? Industrious, con- power supply would be secured at varscientious workmen would not long lous dams amounting to 1,000,000 much larger than he says the commis-

useless few. Unfortunately the flucing expressed it, an attractive and fasand imposing-looking formal notices used most competent and willing workers the point of view of military tactics true that these served the purpose of are thrown out of employment periodically, through no fault of their own, or of their employers; and it is this sympathy with it and hones to be able to be utterly inadequate remuneration? Is it not true that the figures menor of their employers; and it is this sympathy with it, and hopes to be able tioned by Mr. Beck were only reached class alone that the scheme devised by to realize it, though not at once. The when the farmers refused to scare and Winston Churchill is intended to help. finance minister points out that the insisted upon something like their rights? The labor exchanges are essential to Government has rather heavy burdens What about the large number who ac the plan as a means of identifying the upon it, and is naturally disposed to being wronged, under the impression that deserving and the undeserving. They give more consideration to the finan- it was no use to fight a government which are to deal with the personal equation, cial aspect of the question than do had already deprived the citizens of their made compulsory in three trades—en- of Canada which we must do and do the position you occupy in this matter? farmers of the country," he said. gineering, building and shipbuilding at an early date," said Mr. Fielding, If so, the farmers will know how to re which are peculiarly liable in Great "but if we are asked to undertake it gard you and your government. Britain to acute depression, alternat- immediately, I frankly say that I do

> Toronto has named a new street funny as Harry Lauder.

The styles in feminine headgear this each, must be affixed every week one winter are bizarre, but have you seen a job, confidently.

"I have been 21 years in this House infallibility or impenitence?

The proposal to hire British ships tained, but it will be at least suffi- and tars to defend this country is cient for bare subsistence. A time limit based on the assumption that we are

workmen need rarely be idle longer. A that the German surtax was "a foolish law, the outcome of spite, not policy." Germany has surrendered, but the staunch old Gazette holds the fort.

A lynching mob in Cairo, Ill., was be one for personal investigation by fired upon by officers, with fatal retrained officials of the labor depart- sults. It is refreshing to record one ment. They will disqualify him if he is triumph of justice in connection with

Mr. Asquith may tell the public on eventually it may be made compulsory Monday what he intends to do. So far as we can gather from the Associated The plan is an effort to deal on sei- Press dispatches, he will raise the

A LONELY PLACE.

Hostess-You won't come to church with us, then, Phyllis? Phyllis (down for the week-and)-I don't think so, dear. You see, I shouldn't know a soul there!

MOST OF US CONTRIBUTED. The estate of the late Sir George Drummond is estimated at \$6,000,000, and every one of us who have used sugar for some

CAUSE FOR REGRET.

[St. Paul Pioneer Press.] Isn't it a shame that good men have

IN 1920.

[Detroit Free Press.] Father's in his airship, Gone to spend the day, Looking after loans and bonds In Europe o'er the way. Mother, who likes comfort, And does not care to roam, Is shopping via wireless, In Paris, at her home.

Brother, who in deep seas, Has a coral grove, Is going in his submarine Among the crops to rove. Uncle in the navy, Who's left his ship a span.

Is shooting through pneumatic tubes To join her in Japan. Sister, who's a suffragette, Has worked reforms so rare. That even the ward meetings They open now with prayer: And when, tired by their labors,

She'd body rest and soul. She goes to spend for pleasure A week-end at the Pole.

OF THE UNDER DOG.

"Johnny, what is meant by under "Please, ma'am, they are the yells

the fellow what's on the bottom." TOO FULL FOR ENJOYMENT.

"Why. Willie, you don't seem to be enoying yourself." "No. uncle. I'm having a miserable

Auntie told me to eat as much as I wanted-and I can't!"

TO BE KEPT DARK. Miss Kidder-S'sh! Carrie has dyed her

air black. Don't tell anybody

Miss Askitt-Is it a secret? Miss Kidder-Yes; she wants to keep CORNERED AGAIN.

"My Eskimos," remarked Dr. Cuisine, "eat candles with delight." "Prevaricator!" hissed the irate com-"The always blow them out

EACH HIS PORTION.

Patience-They say she got all her furniture on the installment plan. Patrice-She did. She has had four husbands, and she got a little furniture with

ONE FOR MR. BECK.

In the Legislature yesterday Adam Beck farmers ultimately accepted a sum not sent the matter in that shape? Is he not

ARE YOUR HANDS CLEAN? [Simcoe Reformer.1

Dirty hands carry typhoid! More soap. KNEW THE DRUG BUSINESS. [Buffalo Express.]

"Have you had any experience in our ine?" asked the owner of the drug store. "I was stamp clerk at the postoffice for several years," replied the applicant for

AN ENGLISH VIEW

[The Spectator, London, England.] From the point of view of Great Britain, hich must expect to see herself in the future oustripped in population and resources by her colonies, nothing more im-portant than this beginning of a naval policy can be imagined. When a considerable Canadian navy will be in existence, manned by the splendid seamen

Kemember

We are selling full fouryards wide

Linoleum

Excellent designs, extra quality, for

SQUARE YARD.

Sale of Dress Ginghams Monday

Every woman in London should visit our Wash Goods Department Monday because we put on sale about FOUR THOUSAND YARES OF CHOICE NEW GINGHAMS. The colors and patterns couldn't be newer or more stylish, and the qualities are, in many cases, the same as those for which you are accustomed to pay 25c a

15c Yd., Come Quickly

Take our word for it, "This is a chance to buy your spring ginghams at a very short price."

MAIL AND PHONE ORDERS FILLED

LADIES' KNITTED **GOLF JACKETS**

All sizes, navy, white and cardinal. Regular \$2.25 to \$3.00, now

See window.

House-**Furnishings**

Migsmills

should pay other sailors to do their work camp followers. for them. Our final but not the least important point in favor of local navies.

A MODERN AFFINITY.

[Judge.]
"And will you love me always?" asked the hero, in the sixth chapter. "Love you!" coold the heroine. "Ob. to be pushed into a political race and the Morton! I will love you until-until the end of the chapter!"

THE PROCESSION.

Cook-I'll be lavin' yez, mum. Mistress-Very well, Bridget. Keep to the right. Incoming cooks keep to the left.

ENOUGH.

Mrs. Gramercy-What is your opinion bout the right of women to vote? Mrs. Park-It's enough for me to kno my dear, that it is fashionable.

PRETTY PERSONAL.

[Harper's Magazine.]
In one of the large cities a street car collided with a milk cart and sent car BY COMMISSION after can of milk splashing into the street. soon a large crowd gathered. A very short man coming up had to stand or tiptoe to see past a stout woman in front

POLITE INTERRUPTIONS.

[Kansas City Times.] "And it's awfully impolite to intercup ne who is talking, isn't it, mother?" "Except when a woman is describing lothes, my dear, and then it is polite t ejaculate, 'How lovely!' How ridiculous!' as the case may be.

ALARMING!

Alarmed Motorist (after collision)-A Butcher's Boy-Where's my kidneys?

THE HAPPY MEDIUM.

"Father," said little Rollo, "what is "I suppose my son, that it is one who can earn several hundred dollars a day by making tables and chairs move around

AFTER THE QUARREL.

"I will not. I'll get mother to

"Ah, now I suppose you will go home

CLOSING OF TRACKS WOULD STOP BREEDING

And Expert Say Betting Absolutely Necessary If Meets Are to Continue.

Ottawa, Feb. 18.--Dr. Routledge, of

ee yesterday. of many horses, and had his horses on as high a plane as the Sheldon at many trotting meetings. There was open betting at the Lon-reply is satisfactory, and would much PUBLIC WORKS MINISTER don meeting and the bookmaking priv- appreciate (as a student of commercial PUBLIC WORKS MINISTER ileges were sold to bookmakers.

uted towards the rurses of the meet. Sheldon school authorizes his assertion He said the passage of the bill would Yours sincerely. mean a loss in revenue and probably the closing of the track. "What is the revenue? "Well, during the four days I should think it would average \$600 or \$800," The witness considered that racing was important in the development

As to the behavior at race meetings.

away from the track. that there was a revenue from bookmaking at most of the trotting meetings in Ontario. He knew that to be the case at London, Stratford, Lis-

race. It was human nature.

towel and Strathroy. of the Toronto Globe, and presiding pari mutuel machines. He said they should rise as high as it did before. had very many recommendations as a convenience to the individual bettor. In these places and raised a couple of He regarded the mutual bookmaking feet higher, at a cost of \$10 or \$15, naval debate, Hon. Dr. Pugsley and and pool-selling as a means for the practically completing the breakwater. Mr. Crocket had their semi-weekly pari mutuel machines. He said they

At the evening sitting Mr. Nelson, ing has had upon the breed of horses, mentioned that Mr. Raymond Dale,

Qu'Appelle, was sending a Saskatche-

wan bred horse to England to compete in next year's derby. John E. Ryan, director of the Can- To the Editor of The Advertiser: adian National Bureau of Breeding, testified that the work of the bureau was done largely under the auspices tion which waited on the Premier of complained of were for the improveof the British war office. The terri- Ontario to secure a grant for the ment of a public work in the public torial army, he said, was under horses, Western University came as a surprise interest. Mr. Crocket declared on Great Britain was totally unprepared to all. It is certainly new to find a Monday that this summing up of the for war from a cavalry standpoint, public man who remains uninfluenced situation was untrue. At the time for war from a cavalry standpoint.
The British army would buy remounts

to destroy the work of the bureau, feel as he does about the matter. Yet briefly review the facts throughout the This concluded the taking of evidence, it is easy to understand at least some debate, and declared that the Globe's ten argument from counsel

making a report to the House CIVIC GOVERNMENT

yould be more efficiently conducted by out the memory of the manner than by the system now obtaining in educational position in the city, and London and other Ontario cities.' Reid, the negative. Though the meet- enced. That the department in Toronings of the club are not public, yet all to noticed this is shown by the fact

MISS ELKINS DIES OF

Wednesday, died tonight.

on the road to recovery, when shortly is sitting tight and taking no action.' before 3 o'clock this morning she had is it not natural that the Premier, with a relapse and sank into unconscious- his batred of hypocrisy, would like to moment of despondency, inflicting a zeal in those things which lie in our dangerous wound just over her own power, before intrusting to us the

CORRESPONDENCE

Re Commercial Failures. To the Editor of The Advertiser: On page 2 of your issue for 16th inst.

ondon, Ont., was an expert witness high ideals of the Sheldon school, and London, as well as to give a broad before the anti-gambling bill commit- at the same time hold the opinion that training in the subjects that make for in the matter of statistics regarding culture to those of our western penin was thoroughly familiar with the the percentage of commercial failures sula who cannot go to Toronto preeding of horses, had been a judge both R. G. Dun and Bradstreet's are school. I do not think Mr. Bergey The economics), a statement from Mr. Berrevenue from these privileges contrib- gev as to the authority on which the

> London, Feb. 19, 1910. HENRY B. ASHPLANT.

West London Breakwater.

To the Editor of The Advertiser: Some people are pitying West Lon-The insurance provisions are to be made compulsory in three trades—entineering, building and shiphorts.

The insurance provisions are to be made and do made to be the insurance provisions are to be made and do made to be the insurance provisions are to be made and do made to be the insurance provisions are to be made to be made to be made to be made to be the insurance provisions are to be made to be made to be made to be the insurance provisions are to be made to be made to be the insurance provisions are to be made to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be made to be the insurance provisions are to be made to be made to be made to be the insurance provisions are to be made to be made to be the insurance provisions are to be made to be the insurance provisions are to be made to be ma far as it goes; good if it had ever been usually discursive character. The completed. I wrote several letters to member from the Yukon quoted Scripthe press on the matter, at the time ture, and the colonel from Haliburton Dr. Routledge said he had never seen the city spent \$15,000 to raise and paraded Buddha. Mr. Congdon was in anything at a race meeting which was strengthen the old embankment, and his best constructive vein. His mesmore degrading there than he had make it a breakwater that would really sage was peace. seen at other large gatherings. He was be a protection, but it is a delusion, he laid quietly to rest. The tenor of satisfied that there was betting at it is true they raised and strengthened his speech was strongly pro-British, every horse race, and at every foot the old embankment all round as far without being anti-German He was as Wilson avenue, about three feet nied the phantom notion that Gerin favor of open betting on the track, higher from Wilson avenue to Kensing-many's naval programme contained rather than the more secret betting ton bridge, but not an inch was add- any ed to the old breakwater as first built Great Britain, also the begey that a The witness said he was satisfied in 1885-86, leaving us practically with couple of hundred thousand no better protection than before. It soldiers could overrun England. The is true that Mr. Wm. Scarrow has repeal of the surtax he took to be a partly filled in this unprotected part, sign of the times, that Germany's but there are places where nothing has ultimate desire was not war, but trade been done, places where the water He also intimated that if the English-Mr. Francis Nelson, sporting editor came over in torrents during the last man's home could be so easily invadfreshet, low places between the cot-ed, the modern Englishman was judge at the Canadian tracks, was call- tages as anyone can see, where the very different calibre to that accredited and gave evidence in favor of the water is sure to come in again if it ed him by loyal Canadians.

coasts of Canada, England will wonder He considered that the adoption of the ton bridge, and by so doing might save ket, on a question of privilege, drew that it was ever proposed that Canadians pari mutuel did a lot to eliminate the a loss of hundreds of thousands of the attention of the House to what he camp followers.

Answering Mr. Leighton McCarthy, rossible should be done to keep the in the Globe's report of the debate he said that the people who went to the race tracks were no worse than a flood now would not be a good thing ket charged that public money was is that our total naval strength will be greatly increased by the extension of the greatly increased by the extension of the erings.

the race tracks were no worse than a nood now would not be a good thing set tracks that phone money was greatly increased by the extension of the those who attended other largs gath-to boost London. Will the engineer see being spent on a wharf at Pink Rock to this in time? From the 29 years, in New Brunswick owned by the Alexperience of these freshets I can tell bert Manufacturing Company, a politidescribing the good effects which rac- just the weak points and where the cal ally of the Minister of Public water is likely to come over.

JOHN CHAPMAN. 76 Dundas street, West London.

London and Higher Education.

The reception accorded the deputain Canada to the extent of three mil-deputation or the influential character lenging Mr. Crocket's ex-parte stateby the colossal proportions of such a there was no opportunity for challion dollars a year if they were avail- of its individual members. While I ad- ment. mire the Premier's courage, as a citi- Today Hon. Dr. Pugsley took oc-To destroy racing, he said, would be zen of London I regret that he should casion on a question of privilege to of his reasons. Sir James Whitney does summing up of the situation was abbefore not go through the world with his eyes solutely correct. The minister noted shut, and he has much cause recently that the whole trend of Mr. Crocket's

and broader education. To begin with: The City of Lendon case were, he said, that not a single bill, now before the Legislature, con-tains a clause, in which the council on private property, and the sgree-The regular meeting of the Baconian asks power to curtail the expenditure on private property, and the egrection which will be held in the For- of the board of education. Evidently, the company gave the crown absolute control of the extension of the expenditure of the board of education. "Goodness." he exclaimed. "What an awful waste:"
The stout woman turned round and glared at the little man and said sternly:
The wording of the debate is a that same board shown itself justified in saying that the control of the public money had been voted. The reporter of the Globe was entirely board shown itself justified in saying that the control of the public money had been voted. The reporter of the Globe was entirely board shown itself justified in saying that the control of the public money had been voted. The reporter of the Globe was entirely board shown itself justified in saying that the control of the public money had been voted. The reporter of the globe was entirely board shown itself justified in saying that the control of the public money had been voted. The reporter of the globe was entirely been as that same board shown itself justified in saying that the control of the public money had been voted. The reporter of the globe was entirely been as the public money had been voted. The reporter of the public money had been voted. The public money had been voted. The public money had been voted. The reporter of the public money had been voted. The public money had been voted the public money had been voted. The public money had been voted. The public money had been voted the public money had been voted. The public money had been voted the public money had been voted the public money had been voted the public money had been voted. The public money had been voted the public money had been vot Resolved, "That civic government take more than a few years to wipe an elected and salaried commission which they filled the most important the petty principles-if principles is Mr. D. Rogers will take the affirma- not too good a word to use-by which live in the argument, and Mr. E. E. they allowed themselves to be influwho are interested in the subject are that Mr. W. C. Ferguson, who left Loncordially invited to be present on this don as a result of that action, was at once appointed a lecturer on methods

in moderns in the faculty of education. Then last year there was the kindergarten embroglio, by which we got rid SELF-INFLICTED WOUND of a few more of our best teachers without showing much regard for the interests of either education or jus-Kansas City, Feb. 18. - Miss Agnes tice. And, not least, the Governmen Leslie Elkins, niece of Senator Stephen must know that the money sent by B. Elkins, of West Virginia, who at- to be given as a bonus to teachers o tempted suicide at the Willard Hotel, experience has not been so given, but has been appropriated to other uses. The young woman was apparently or, as the press reports say, "the board Miss Elkins shot herself in a see some proof of true educational

funds of the Province at large.

The best argument in favor of the grant was, according to your report overlooked by all the speakers. May commend it to the members of the smaller deputation to be heard later It is one furnished by President Falconer himself, who said recently that Mr. Bergey replies to my criticism of the number of students attending Tohis reported statement before the hard-ronto University was so great as to ware convention. Accepting in the render it almost impossible to bring meantime Mr. Bergey's qualification them into personal touch with the proof his statement re the failure of 95 fessors, and thus they miss that most per cent of retail merchants, it is quite Lotent factor in the development of fair, I think, to ask him to favor us character. To prevent that overcrowdwith the authority on which he makes ing, to allow that personal contact, we this assertion. I quite appreciate the need a well-supported university

London Feb 18

ROUTS CRITIC CROCKET

The Latter Comes Out of Wharl Controversy Badly Worsted.

who inhabit the Atlantic and Pacific, convenience of the individual bettor, between Wilson avenue and Kensing- skirmish. On Monday last Mr. Croc.

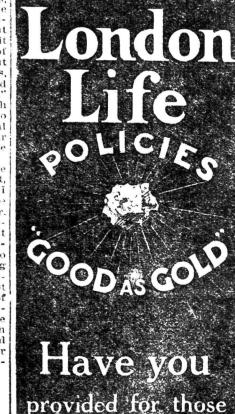
Works. In the report in question it was declared that the minister destroyed Mr. Crocket's pretty little piece of political patchwork by producing an agreement showing that the wharf had passed from the hands of the company into the control of the

to doubt the zeal and enthusiasm of argument on Friday had been to show London's citizens on behalf of a higher that public money had been expended of the extension of the

passed from the company to the "I think it is time," he said, in conclusion, "that the member for Yor! should drep his small tactics and devote his attention and that of th House to something larger."

At Tourcoing, France, five coupler of working people celebrated their golden wedding the other day. Grea festivities were provided for

casion by the municipal authorities



ent upon you? Good intentions or good resolutions will not count for much when your widow is struggling to make a living. Ask for booklet "Endowment at

who are depend-

GEO. McBROOM, Inspector. GEO. F. EMERSON, District Agent. R. P. PEARCE Supt. Industrial Branch

Life Rate."