

London Advertiser

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WEDNESDAY, FEBRUARY 20, 1924.

Should Be the Last Word.

The provincial treasurer intimates that instead of a surplus in Ontario there is in reality a deficit amounting to some millions of dollars.

There is nothing so confusing to the average citizen as the old political method of changing a surplus into a deficit, or vice versa.

If there is a positive deficit at the end of a year the people should know it; it is the money of the people that is at stake. The trouble is that in nearly every government the same thing comes up year after year. The treasurer submits his statement; he shows by his figures that there is a surplus. A few days after the financial critic of the opposition, who in the meantime has had a chance to analyze the statement, takes the floor and reduces it to a positive deficit.

There is not another business in existence where such methods can be followed and the concern survive. A private organization has its annual meeting. The treasurer has handed over his work to the auditors, who have gone over it in detail. From this is brought out a plain statement of receipts and expenditures, assets and liabilities, and the shareholders know to a cent where the company stood at a given date.

If there are deficits found now in Ontario, the people want to know, and they are entitled to know, but they are also entitled to the assurance that the deficits are not political shortages, brought about by different bookkeeping in order to show the horrible pit from which the province has been saved.

A perusal of the statements of Provincial Treasurer Price leaves the reader in doubt as to whether he desired to give the people information about the real standing of their business, or whether he was more concerned in mathematical acrobatics that would blacken and defame the record of the Drury administration.

Premier Ferguson some time ago had much to say about the appointment of a financial controller, an outstanding man who would be capable of advising and guiding financial operations for the province. The appointment was not made, and as a result we have a minister who is not a financial authority heralding a statement that turns any surplus into a deficit of many millions of dollars.

It should be possible for our governments to have such a uniform and perfected system of accounting that when an annual statement is produced it would be an authoritative document that could not be attacked. The people are paying enough for their government financing to produce statements of this quality, but they are not getting them, nor receiving anything approaching it from the Ferguson government's treasurer.

The Absent Witness.

An appeal has been decided on in the case of Sidney Murrell, who is under sentence of death for shooting Russell Campbell during the robbery of the Home Bank at Melbourne in April of 1921. That is a perfectly legitimate move, provided for by our system of justice. Any man has the right to appeal for another trial, but there is no compulsion in allowing the appeal.

Perhaps in all the excitement over the escape, the trial, the retrial and subsequent conviction of two of the accused men, there has been a tendency to lose sight of the central figure in the whole tragedy. It was not any of the men arrested, nor either of the men who escaped, but it was Russell Campbell, the courageous and whole-hearted young man who felt called upon, when property and life in his community was in danger, to rush in, unarmed, and play his part to the limit by aligning himself with the forces of law and order.

Russell Campbell was a returned man; he served four years in the Canadian army; he had come back and was again taking his place in the community in the post-war period. He had everything before him; life was still young and pleasant to him. It may be that in all the weeks of trials and waitings, of examinations and cross-examinations, we have at times lost sight of the one witness in the Melbourne tragedy who could not be called, and who never will be called, to tell what took place on that tragic occasion. Russell Campbell had gone, and it was his friends in Melbourne who had to speak in his behalf when the

hand of justice asked for a calm, positive recital of the events of the day he made the supreme sacrifice, not on the field of battle, but right in the heart of the village that knew him and loved him.

The fearlessness and prompt action of Russell Campbell, as well as the energy and initiative of the residents of Melbourne in tackling a group of armed bandits; their subsequent respect for the laws of the country despite the fact that one of their own sons had been done to death—these were the worth-while incidents in connection with the event. On the part of the bandits there were no worth-while or worthy high lights.

The Duty of the Police.

A gambling house in Detroit was raided by robbers and \$6,000 secured. This was in the early hours of the morning, and the raid was possible because the "armed lookouts" had retired "from their steel-lined peek-box." These boxes are there to protect the gamblers from hold-ups and police raids.

And now the police are asked to work on the case. Police, paid for by the public money, are not for the purpose of seeing that one robber does not take money that another robber has swindled from a victim.

They must have a fine kind of police and law in Detroit that permits a place to stay open for five minutes with its armed guards and its steel-lined peek-boxes to keep the police from raiding the premises.

Built On Good Faith.

A correspondent writes giving the case of an Old Country family which sold out and came to Canada on the understanding that there was employment on a farm near London. When they arrived here they discovered that there was a mistake some place, and the family were called upon to spend considerable of the money they possessed before a place was found for them on another farm.

In this family there were husband, wife and three children.

There should be the utmost frankness and positive truth in advising families of this size to come to Canada, unless they are possessed of the means to make a start on a farm of their own. There are very few places where a sufficient wage could be paid to keep a family that size on a farm.

Our immigration from Britain, and that is the most desirable source, should be based on fair dealing, a plain statement of the real conditions, and then an attempt on our part to carry out and live up to any arrangements that are made.

On no other basis can we hope to build up a steady flow of desirable newcomers from the land where we most desire to get them.

Brass Band vs. a Hall.

A rather long document comes from the Ontario Legislature, in the report of the reasons why Karl Homuth was declared not to be the sitting member for South Waterloo.

A great deal of space is given up to a record of a picnic where Karl Homuth paid \$45 for the Baden brass band to be present, and a professional entertainer was also engaged for the occasion. Mr. Homuth figured he could get all his constituents together in that way, and the amount expended for the entertainment was no greater than he would have spent in travelling and hiring halls in three or four different points.

Yet paying for a band constituted a corrupt practice in the eyes of the law, but hiring halls would have been regarded as legal.

It is a distinction without a difference. Mr. Homuth, as a public man, wanted a chance to talk to his constituents. There could be no objection to that—as a matter of fact it would be better if it were more generally done. He could talk to them by hiring several halls at different places, or by getting them together at one place. In either case it was going to cost him money.

Yet one case comes under the legal O.K., while the other comes under the ban. The line of demarkation is drawn too tight.

Note and Comment.

Hon. Mr. Drury claims that the provincial treasurer was bound to make out a deficit at any Price.

Winnipeg Free Press: The difference between a bee and some other things is that the bee stings you without going to the government for a charter.

Well if that old bear stayed out when he emerged for his first look around early in February, the chances are that he can't get back now.

The London, Huron and Bruce, running north, is a mark for a snowstorm coming from the east. The old butter and egg special is having a strenuous voyage at present.

Tavish Mactavish

To His People At Home

Dear Jean:—

As one Presbyterian to another the following item from Atlantic City is of interest. The general council of the Presbyterian Church in America in session there is asking members of 10,000 churches to abstain from certain luxuries for a period of one week the money so saved to be added to the church budget for the year. The council includes in the "certain luxuries" theatres, motion pictures, lip sticks, rouge, confectionery and chewing gum. In the time allotted for the abstention they expect to gather \$1,000,000. There are more than three and a half million Presbyterians in the States and the per capita rate is small, but a million dollars a week spent on these things is quite a contribution to the luxury producers. I wonder how the other denominations work out?

James Rowland Angell, president of Yale University, in a recent interview states that the chief test for a would-be student at his university is "intellectual promise and accomplishment."

"This is the primary criterion of selection," he adds. I am not acquainted with many Yale men, but this declaration is hardly the general opinion of the average American father and mother. If I see a notice of a Yale man in a newspaper or in a topical reviewed film in a movie house it is generally as a record-breaker in some form of athletics. Have you ever seen an "intellectual" featured in either of these publicity units of civilization Jean?

The New England Association of Retail Clothiers have issued this slogan to the world at large: "Dress well and you will be successful." This is probably merely a camouflage of form of advertising and salesmanship more especially as the next day they passed a resolution asking Congress to reduce the 1923 income taxes. I imagine the pressure of the income tax had more to do with the suggestion than any close psychological analysis. Just the same the theory they put forward is absolutely correct. Ask any successful businessman what he thinks of the effect of well-fitting, properly made clothes and all the necessary adjuncts and I know what he will say. Clothes may not be the whole man but they are the best silent salesman I know.

Judging at any form of competition is the most thankless of jobs—unless it be the job of deciding between firms wanting all leases in America on the part of state officials—but I am wondering why a dog by the name of "Barbarryhill Bootlegger" was awarded first prize in a recent English dog show. I might incline to the view that there was a spirit of rebellion on the part of the judges against the 12-mile limit imposed by our American neighbors, but for the accompanying picture which shows me a real prize winner, Bootlegger or no Bootlegger. In the next box was an English bulldog known in the kennel records as "Warleigh Sensible Fred." It's wonderful what a perfectly decent little dog can become through contact with degraded humanity, isn't it. Still a dog is only responsible for his manners, his name depends on the wisdom of his guardians. In any case the dog's the thing and old Pat is good enough for me.

TAVISH.

No Knives Wanted

(From the Peterboro Examiner).

A week or two ago a Peterborough boy attending a hockey match at Belleville had the misfortune to let go of a beam to which he was holding in an attempt to see the ice. He happened to fall on a Russian standing beneath him, and before he could get on his feet again the foreigner drew a knife and deliberately stabbed the youngster in the arm. The assailant was ready to repeat the attack with more serious results had not bystanders come to the rescue.

For this murderous attack the Russian was sentenced to two months in jail.

The sentence should have been much more severe under the circumstances.

In fact, it should have been lengthy enough to show this man and others of his ilk who resort to the knife where an Anglo-Saxon depends upon his fists that there is no place in Canada for men who stab without compunction whenever they get involved in an argument.

Foreigners who carry knives for purposes of offence should be deported.

There are too many of these pentry in Canada now, and it is to be feared that a two months' sentence for an offence such as that described above will not convey the warning that is desirable.

Such men must learn the lesson that weapons of any kind are not required in Canada, whatever may be the custom in their native land.

The Guide Post By Henry van Dyke

WASHINGTON'S BIRTHDAY.

One that ruleth over men righteously, that ruleth in the fear of God, he shall be as the light of the morning when the sun riseth, a morning without clouds.—II. Samuel xxii., 3-4.

If Washington had not liberated the American Republic, Lincoln would have had no Union to save.

Comparison of character and rank between the two men are absurd. Their circumstances, gifts and tasks were too different to be compared.

But in one thing they were profoundly alike—absolute devotion to their country, unselfish willingness to risk all and give all in her service. Washington was a rich man for those days.

But he used his wealth for the public benefit, serving as commander-in-chief without pay, advancing thousands of dollars to his struggling country, and coming close to bankruptcy for her sake.

Properly this used is not "theft"; it is consecration.

Washington was a reserved man, dignified in manner and speech, except when provoked to wrath.

But he was neither cold nor solitary.

His soldiers adored him.

All kinds of brave and true men were dear to him—Franklin in his fur cap, Putnam in his old felt hat, Witherspoon in his preacher's gown, Morgan in his leather leggings, and John Adams in his lace ruffles—he dressed well when he could, but what he cared for was not clothes, but the man who wore them.

Washington was a magnanimous man.

He had enviers, rivalers, enemies.

When they endangered the country, he smote them hard.

When they merely slandered him, he forgave them and let them go.

His great aim was to unite all who loved America in defense of her liberty and then to bind them all together in a more perfect and lasting union.

He was the one man without whom this could not have been done.

His was the mass hand that God used to make our country.

I want to say more about him in tomorrow's Guide Post.

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THE ORIGIN OF INSURANCE

By VERITAS.

AT THE TOP of page 7 of tonight's Advertiser the following statement appears: "The first life insurance corporation was organized in Philadelphia in 1803. The growth of life insurance during the century following has been marvellous." If by this statement it is meant that the first life insurance corporation in Philadelphia was organized in 1803, it may be true, but it certainly was not by any means the first life insurance corporation to be organized.

The influence of the proximity of the U. S. A. is naturally somewhat apparent in our Canadian news, and there is a good deal of "Americanism" fostered in Canada in this way—often perhaps unconsciously through such apparently innocent statements as the above, which tends to give readers the impression that Uncle Sam was the founder and foster-father of this great and beneficial institution—one of the greatest of the present age.

The trouble with these statements is that most people get the general idea, the greatness of Uncle Sam or the benefits he has conferred on mankind, or some similar idea, without taking the trouble to inquire whether they are true or not, and those who know them to be untrue do not as a rule consider it their business to point out the error.

I have no quarrel with Uncle Sam—he is a fine neighbor, and if his newspapers like to point out his greatness to his children there is no fault to be found with that, but why should the Canadian press boost for him, especially with untrue statements? May I state a few facts with regard to the origin and history of life insurance?

First in Year 1706,

THE first life insurance company to be formed was the "Amicable" of London, Eng., founded in 1706 (402 years earlier than the Philadelphia company mentioned above). This company was amalgamated with the Norwich Union in 1866. In the year 1720 two stock companies were chartered in London to write marine insurance—the "London Assurance" and the "Royal Exchange"—and the following year they were given additional charters to write life and fire insurance. These companies are both still in active existence after over 200 years of service. One of the earliest policies issued by the London Assurance is, I believe, still in existence (though not in force) and is interesting not only because of its quaint phraseology but also because it is the first life policy insuring a definite sum issued by a corporation of which we have any definite record, although there are records of previous policies guaranteed by individual underwriters.

The first life insurance on a scientific basis dates from 1762, when the "Old Equitable" of London commenced business. This company is also still active, but has never grown to a great size, as it is a strictly mutual company (the first one), and never employed agents to sell more modern companies. The first mortality table used by this company was based on the mortality in London over a period of 20 years. It was replaced in 1772 by the Northampton table, compiled by Dr. Price, a Unitarian minister, from the statistics of the town of Northampton over a period of 46 years. Benjamin Franklin was a friend of Dr. Price, having met him in London in 1757, and it was at his request that Dr. Price in 1769 prepared rates for annuities for "The Corporation for the Relief of Widows and Children of the Church of England in America," thus introducing what was probably the first approach to scientific life insurance on this continent. Since the Northampton table of mortality was prepared various more accurate tables have been constructed from the actual experience of life insurance companies, the table of 1828 for reserve valuation in Canada, and the one in most general use, being based on the experience of the British life offices covering the years 1863 to 1893. In the United States a table based on the experience of American companies is used.

British Leadership.

THESE remarks will show that Britain has contributed her full share towards giving us our present institution of life insurance, as she has contributed her share to the sum total of human progress in other lines, although she doesn't always shout it from the housetops, and for that reason the credit often goes elsewhere. Of recent years the most rapid progress in life insurance has been made in the United States, at least in volume of business, but this may be considered as due, in some measure at least, to the concentration of wealth there while the other nations were engaged in the recent

whether the percentage of failures in matriculation meant subjects or individuals.

The report fails to point out that the modern English course in which 10 failed out of 38 and the English constitutional course in which five out of 36 failed were both fourth year subjects. It is very likely that those who failed in English were not the same people who "went down" in history. Only three must repeat the year—that is have their graduation postponed a year.

It is not the object of the writer to lower the university in the eyes of the public or to attack any individual. All he wishes to do is to reveal the manner in which reports may be misled. Other reports of the university have been absolutely devoid of truth and often are very absurd. This report is authentic and very likely is a genuine effort to give the public the truth.

I thank you, Mr. Editor, for this space in your valuable paper. Let me congratulate you on its increased value as a newspaper which has been apparent in the last few months.

A STUDENT.

SPRINGER HEIRS PLAN TO CONTINUE PROBE

Meeting Will Be Held at Home of Mrs. J. Moore on Friday.

The fight on the part of the Springer heirs is progressing. Some months ago, at the time of the decision of the heirs to get what they consider their rights from the city of Wilmington, Pa., an abstracting company was formed to go into all available records and find what grounds the heirs had on which to base any action against the city. This company has now discovered sufficient data, and is instituting suit against Wilmington for the right to search the city records. This has always been prevented by the fact that the city has a special state law preventing any Springer heir seeing any of the city records. A meeting of the London heirs will be held in the home of Mrs. J. Moore, 88 Horton street, on Friday evening to decide on further action, and to further co-operation with the American heirs.

ALGONQUIN PARK.

Visit Highland Inn, Algonquin Park, and enjoy a good holiday. The very air in the park is a tonic, and the climate is ideal for all out-door sports.

The chief attractions are snow-shoeing, skating, skiing, tobogganing and sleighing, while there are also picnics in the woods, fishing through the ice and other delights innumerable.

Canadian National Railways operate through sleeping car service between Toronto and the park, leaving Toronto 8:45 p.m., every Friday, arriving Algonquin Park 11:30 a.m., the following morning, and leaving Algonquin Park 3:00 p.m. on Mondays, arriving Toronto 7:40 a.m. Tuesdays.

For full information as to tickets, or for illustrated booklet giving particulars as to the various winter sports to be enjoyed in the park, rates at the Highland Inn, etc., apply to any Canadian National Agent. Advt. 89u—yt.

To the Editor

Getting Car Markers.

Any Office Can Issue—Money May Be Sent Any Way—Postage Is Necessary.

Editor of The Advertiser:

Sir,—Who is the issuer of motor licenses for the county of Huron? Probably some person at Goderich.

What does it mean to have your application declared before a commissioner, and who is the commissioner for Seaford?

The applicant can be declared before any person competent to do that work, not necessarily the man who issues the licenses. A car owner can send any place he desires to get his license, and he can do so by mail. The London office is 293 Dundas street east.

Can you remit license in any other way than by check?

Money order or registered mail; in fact the issuer would not make objection to any method as long as the money came to his possession.

The instructions say to "remit fee." Have you to include postage on the markers?

Yes, the postage of 10 cents should be included to cover cost of shipping.

SUBSCRIBER.

Seaford, Feb. 13.

Those "Exam" Results.

Student Has a Bit of Criticism and a Word of Praise for the Statement of the Registrar.

Editor of The Advertiser:

Sir,—The report of The Advertiser's interview with Dr. Neville, registrar University of Western Ontario, concerning the results of the recent examinations is of special value to the fabulous reports concerning disastrous results and petitions to the department of education which the press has been publishing during the last few weeks.

The report of Monday comes from so authentic a source that most people will consider it the culmination of an unfortunate misunderstanding and also a rebuke to nonsense that has appeared from time to time concerning the exams.

This report is not free altogether from an element that might be criticised. It is obvious that the intention is to show how successful the students were in the exams, but notwithstanding the fact that the figures quoted are reasonable, and that they were given out by Dr. Neville they are true, yet to a reader not closely connected with the university they give a wrong impression.

There were 2,323 papers written. The average student writes six or seven papers. There are about 350 students taking full time work in the arts building. Now with 162 "conditions" and 102 who have to repeat the course the total failures in the exams are 264. Any one in attendance knows how rare it is for a student to fail in more than one subject and how exceedingly rare in more than two subjects occurs. A conservative estimate of the number of people who failed in some subjects would be 260. This reveals the fact that about 57 per cent were not completely successful.

Matriculation results were a poor object to compare with the university results of this year. The publicity of this year is almost entirely due to the raise in the standard from 40 to 50 on pass work. A comparison with the results of last year or of the success of different courses or even the success or failure of different courses or even the success or failure of different sections of the same course would have revealed the standard of this year in its true light. It also would have revealed how true the rumors are that this professor "plucks" and the other doesn't.

Again the report fails to mention

PREPARES FOR ADDITION TO CITY MARKET SHED

Building Inspector A. M. Piper is rapidly completing plans for the addition to the butter and egg shed on the city market, cost estimated at \$1,700. He expects to have these ready for completion at the next session of the board of works. Painting the old structure at a cost of \$300 is also contemplated.

RETURN TO LONDON.

Brigadier Macdonald and Adjutant Spooner of the Salvation Army, who have been inspecting Salvation Army buildings in Essex, Leamington and Kingsville for the past few days, returned to London this morning.

Cuticura Soap

Is Ideal for The Complexion

Small, Pleasant Talcum, The only one that does not irritate the skin. Cuticura Soap, London, N. Y.

Easy to Take-Quick to Relieve CATARRH of the BLADDER

Salt, Success! Each Capsule (MIDY) Contains 1 Grain of Potassium Bichromate

Be aware of counterfeits

xt-F27

Now Packed in Vacuumized Tins

Always - fragrant
Always - the same
Always - in good condition
Wherever and whenever you buy it.
Ogden's Liverpool.