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LONDON ADVERTISER, Jan. 29

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USE OWN AUDITORS PREMIER'S IDEA

Mr. Borden Does Not Believe in Federal Inspection for the Banks.

CASE OF FARMER'S BANK

North Oxford Member Asks Why the Government Has Not Done Something, as Promised.

Ottawa, Jan. 28.—That the Government should not be called upon to supervise transactions of the chartered banks, for which the shareholders and directors should be held responsible, but that it should take precautions to protect the public and the depositors, was the view taken by Right Hon. R. L. Borden in the debate upon the second reading of the bill respecting banks and banking, which was under discussion at a late hour in the House. The Prime Minister believed that it would be possible for the shareholders of banks to appoint competent auditors who would be above suspicion of collusion with the directors. Mr. Borden said the evidence showed that Government inspection had not worked very great advantage in the United States.

Nesbitt's Suggestion.
 Mr. Nesbitt, the Liberal member for North Oxford, agreed that it would be inadvisable for the Government to undertake the inspection of all the banks and their branches, and suggested the appointment of an inspector by the Bankers' Association, and of a Government inspector to decide any dispute between the former official and a bank.

Mr. Martin, the Opposition member, who represents Regina, on the other hand, took the position that the Government might well undertake the inspection or audit of the books and business of the head offices of the twenty-four chartered banks. He also wished the bill amended to include a clause prohibiting the banks from asking or receiving more than a fixed rate of interest on loans.

Major J. A. Currie made a thoughtful speech, in which he stated that the profits of Canadian banks were small in comparison with those of institutions in other countries.

The ex-minister of the interior thought that from certain standpoints the Canadian banking system was superior to the system of other countries, but he suggested that Parliament might well take cognizance of recent purchases of expensive properties, bank sites, and might also require bank directors to dispose of new stock issues on the open market.

Hon. Mr. White announced that the estimates for the coming fiscal year would be presented to the House early next week.

Equalization of Interest.

The debate was resumed by Mr. E. W. Nesbitt, of North Oxford, who wished to see the rates charged on loans in the east and in the west equalized. He said that farmers in this district could secure money at lower rates than could manufacturers and merchants. He contended that every bank amalgamation in the last ten years had benefited the community.

Mr. W. F. Maclean, South York, challenged the statement, asserting that the recent merging was not beneficial, in that it lessened banking competition and the opportunity of the public to obtain money.

Mr. Nesbitt said it was not necessary to have four banks to secure competition any more than four railways. Rates did not go down here because of the multiplicity of institutions. He recommended that the Government should have a new bank be not issued until the bona fides of the promoters and the subscriptions for stock had been investigated. He suggested as a solution of the problem, that the Government should appoint an inspector by the Bankers' Association and another by the Government. The latter official should be called upon to intervene in cases of dispute between a bank and the inspector of the Bankers' Association.

He asked what the Government was going to do for the depositors of the Farmers' Bank, and showed that members on the Government side had promised that the depositors would be compensated for their losses.

SEVENTY LIVES LOST

Disaster Caused by Foundering of a Launch in River in India.

Rangoon, India, Jan. 28.—Seventy lives were lost here today by the foundering of a launch in the River Rangoon.

FELL ON COWCATCHER.

Cochitocque, Que., Jan. 28.—Mrs. Regis Duquette and her daughter-in-law were thrown from their rig when it was struck by a G. T. R. train at a level crossing here this morning. Both women fell on the cowcatcher and practically escaped injury.

ONLY ONE ABSENT WHEN ROLL CALLED

County Council at First Meeting Organized for the Business of the Year.

EQUALIZATION REPORT

Finding of Judge Macbeth Was Discussed—Court House Repairs To Go On.

Reeve Thomas Benstead, of Strathroy, was the only member of the county council absent when the roll was called at the meeting yesterday afternoon, and as he is travelling in England in the interests of the Canadian immigration department, he will not be at any of the meetings during the present session.

Besides the election of warden, the only other business transacted at the meeting was the selection of the striking committee, the appointment of auditors, and the reading of communications by the clerk. The striking committee is composed of Messrs. J. N. Currie, J. W. Laidlaw, Boyes, L. L. McTaggart, Hill, A. Topping, D. D. Graham, W. T. Uless, Fitzgerald, J. Morgan and C. W. Hawkshaw. The committee was elected without any discussion upon the motion of W. L. Toohill, and seconded by A. N. Banks. Messrs. W. D. Stanley and Alex. Leitch were appointed auditors for 1913.

Equalization Report.

The report of Judge Macbeth in connection with the equalization of the assessment of the county was finally adopted after a lengthy and spirited discussion, in which a number of the councillors participated. Reeve Frank Boyes, of North Oxford, stated that the assessment of that municipality had been increased to a great extent by the equalization, and that the property owners had not been given a fair deal on account of the fact that the sales considered by the judge in preparation of the report had been of more than ordinary land, and therefore, the prices were higher than in the case of the average sale. He moved that the report be sent to the board of road directors for consideration, and the motion was seconded by Reeve Ambrose Topping, of Adelaide, who stated that his township hadn't had a fair deal, and that the scheme followed by the judge was all wrong. Reeve C. W. Hawkshaw stated that Judge Macbeth had gone thoroughly into the scheme, and that it was up to the council either to accept or reject the report. Upon the motion of Reeves J. H. Hodgins and Morgan, the report was accepted.

The County's Finances.

The report of County Treasurer McEvoy, which was referred to the finance committee, showed that the balance on hand at present amounted to \$19,832.11. The receipts for the year, which amounted to \$502,306.91, included a balance of \$49,744.45 from the previous year, \$213,743.88 raised by means of the county rate, and Government grants of \$21,874.04 for improvements to highways, and \$20,609.35 for public schools. The disbursements, which totalled \$432,474.39, included the following expenditures: Administration of justice, \$20,447.05; jail expenses, \$5,771.97; judgment in Bateman vs. Middelex, \$10,735; House of Refuge account, \$11,055.99; high schools, \$16,209.66; public school, \$18,091.04; county bridges, \$15,446.53; system bridges, \$33,015.15; system roads, \$25,289.77, and alterations to the court-house, \$11,374.24.

An abstract and detailed statement of the receipts and disbursements for the three months ending Dec. 31 and an abstract statement were referred to the finance committee. The same committee will also deal with the auditors' report, which states that debentures, amounting to \$45,000, will fall due during 1913.

Accounts Presented.

Among the communications sent to the finance committee were the following: J. W. Smithers, of Leary, for \$41.60, for treatment of rabies in Toronto; requests from Lieut.-Col. B. Robson, of the Twenty-Sixth Regiment for a grant of 25 cents per diem to all officers, non-commissioned officers and men of the regiment that attend the annual camp of instruction, and a like request from Capt. H. N. Abell, A Squadron, First Hussars; requests for the annual grants to the East Middlesex Farmers' Institute and the North Middlesex Farmers' Institute.

Court House Repairs.

A communication from City Clerk Baker notifying the council that the city is prepared to grant the agreement in connection with the repairs at the court house upon a basis of 50 per cent, was referred to the finance committee, as was the report of Inspector R. W. Bruce Smith of his inspection of the jail.

The request of George S. Henry, secretary of the Good Roads Association, asking that the county appoint representatives to the annual convention to be held in Toronto, Feb. 27 and 28, was referred to the board of road directors, along with the account of D. J. McEachern, contractor, for work done on county bridges.

A letter from Frank R. McLean, chairman of the St. Mary's high school board, dealing with the matter of pupils' fees, was referred to the educational committee. The same body will deal with the request of the East Middlesex Farmers' Association for a grant of \$100. A letter was read from Secretary A. M. Hunt, of the State Ward Fair board, asking that the council appoint representatives to the board, and the appointment was left in the hands of the agricultural committee.

Grand Jury's Presentation.

The presentation of the grand jury at the December assizes was filed, and a like file met a communication from John W. McCullough, chief officer of health, which dealt with the question of sanitation.

In Her 100th Year

Miss Hannah Patterson Was Oldest Resident of Elgin.

[Special to The Advertiser.]
 St. Thomas, Jan. 28.—Miss Hannah Patterson, the oldest resident of Elgin County, died today at Port Talbot, aged 99 years 11 months. The deceased lady was the daughter of the late Colonel Leslie Patterson, who came to Canada during Colonel Talbot's regime, and she was born on the farm where she died. She and her sister, Mrs. Duncan, who survives her, were housekeepers for the late Colonel Talbot. Miss Patterson was a lifelong member of the Church of England. Interment will take place in the Anglican graveyard at Port Talbot, where her mother and the late Colonel Patterson and Colonel Talbot are buried.

Special Selling in Women's Whitewear Will Mark Last Days of January

THIS White Sale in particular has been best advertised by the people who have been buying in it. From day to day women tell us about the lovely things their friends got from the January Sale of White. Undermuslins so good or so dainty, that you simply cannot see anywhere but at Smallman & Ingram's. "EVERYTHING IN YOUR WHITE SALE IS SO FRESH," said a woman the other day, "that I do enjoy buying my supplies in it." And freshness is as much insisted on here as correct shapes and fine embroideries or any of the other points which have made this sale so famous.



One of the notably different features is its extra-sized undergarments. Not merely because of their soft, sheer materials and refined laces and embroideries are they famous, but because they are genuinely extra sized. Night gowns nearly as wide across the hips as at the foot; arm-holes large and easy. Corset Covers large in the waist and armholes. Whatever the spot that usually pinches in any garment, there we have insisted on the most generous measurements in extra-sized garments.

Five Specials for This Month-End

- No. 1, PRINCESS SLIP, \$1.19—Made of fine quality soft cambric, top trimmed across front with broad band of lace insertion and heading, neck finished with lace and ribbon draw, arms lace-trimmed, wide ruffle at bottom of garment with two rows of lace insertion, cluster of tucks and lace. White Sale Special. \$1.19
- No. 2, PRINCESS SLIPS, \$1.25—Strong Cambric Slip with wide band of embroidery at top of front and embroidery edge at back with silk ribbon draw, embroidery ruffle at bottom and cluster of six tucks. White Sale Special. \$1.25
- No. 3, GOWN, \$1.25—Beautiful Soft Cambric Gown with V-shaped neck of fine cambric embroidery insertion and two rows of heavy lace beading and ribbon draw; neck and half sleeves lace trimmed; sizes 56, 58 and 60 inch. White Sale Special. \$1.25
- No. 4, People out of town may like to know that we have 10 dozen only of these special Drawers which we have sold so many by mail. Last 10 dozen lot now on sale. Price, pair. .19c
- No. 5, DRAWERS, 75c—Extra quality Cambric Drawers with ruffle of hemstitched embroidery, well shaped, open or closed, sizes 23, 25 and 27. White Sale Special, pair. 75c

A CLEARING OF LADIES' UNDERWEAR

Beautiful quality Underwear. The balance of the season's stock in two high-grade lines to clear tomorrow at reductions worth while.

\$3.00 Combinations, \$1.95
 Cream Silkoline Combinations, high neck, long sleeves, or low neck, short sleeves, ankle length. Regular \$3.00. To clear at, suit. \$1.95

\$3.50 and \$3.75 Suits, \$2.48
 Wool Combinations, cream or natural, high neck, long sleeves, or low neck, short sleeves, ankle length. Regular \$3.50 and \$3.75. To clear at, suit. \$2.48

Main Floor.

White Sale, Lawn Waists, Choice of Five Different Styles 98c

- STYLE 1**—Pretty Lawn Waist, high neck and long sleeves with panel of embroidery down front, with cluster of small and one large tuck down each side, fastened at back with three small tucks on each side of closing. Sizes 34 to 40. White Sale Special. 98c
- STYLE 2**—Dainty Lawn Blouse with low square neck and ¾ sleeves, trimmed with lace insertion and tucks, front prettily trimmed with all-over embroidery and lace insertion, back is trimmed with large and small tucks each side of fastening. Sizes 32 to 42. White Sale Special. 98c
- STYLE 3**—Lawn Blouse, high neck and ¾ sleeves, finished with lace and tucked cuffs, panel of embroidery half way down front, finished with lace insertion, bolero effect of wide lace insertion and tucks, back trimmed with clusters of three narrow and one wide tuck, fastened with small pearl buttons, sizes 34 to 40. White Sale Special. 98c
- STYLE 4**—White Lawn Blouse, high neck, long sleeves, front has pretty design of embroidery and fine tucks, trimmed with torchon lace, back trimmed with clusters of fine tucks, fastened with pearl buttons, sizes 32 to 40. White Sale Special. 98c
- STYLE 5**—Neat White Lawn Blouse with panel of fine embroidery down front edged with tucks, high collar trimmed with insertion, long sleeves finished with cuff of insertion and tucks, sizes 32 to 42. White Sale Special. 98c

MAIL ORDERS FILLED AND ALL SALE GOODS DELIVERED FREE.

RIBBON SALE TODAY.
ALL REMNANTS HALF PRICE.

SMALLMAN & INGRAM
 LIMITED

MACHINE OIL SPECIAL.
THREE BOTTLES FOR 10c.

PANAMA CANAL OPEN LATE IN 1913

Announcement Is Made By Chief Engineer of the Canal.

[Canadian Press.]
 New York, Jan. 28.—An ocean-going ship will pass from one ocean to the other through the Panama Canal before the end of the year 1913. This was the promise that Col. George W. Goethals, chief engineer of the Panama Canal, made at a dinner in his honor, given by the Lehigh University Club last night.

"The question of the completion of the Canal," said Col. Goethals, "is a question of the completion of the Cut, and the lock gates. There was some delay in the matter of the gates, but the contractors have assured me that the Gatun gates will be ready by April 1, and those at Miraflores by June of this year. This will enable us to admit the water."

"If a ship is to pass through the canal this year, Culebra must be flooded in the present wet season. I expect to put a ship through in the latter part of 1913."

LIBERALS WIN IN TASMANIA

[Canadian Press.]
 Hobart, Tasmania, Jan. 28.—The Tasmanian general election, which was caused by the uncompromising attitude of Norman Cameron, an independent member among an equal number of Liberals and Laborites, has resulted in a victory for the Liberals, who have come back with 16 members against 14 Labor men. The seat formerly held by Cameron was won by a Liberal.

STRIKERS STONED

Assailed By Their Own Men, Who Wanted to Return to Work.

New York, Jan. 28.—Eight hundred striking waiters and hotel workers were stoned while meeting today by a score or more of their own men, who quit work on the strike call several days ago, and could not get their jobs back when the backbone of the movement was broken. The windows of the hall were shattered, and the gathering broke up in disorder. Later the meeting was resumed.

The stones came from an elevated railroad station opposite the hall, and the men who cast them boarded a train and made their escape. From the rear platform of the last car, as the train moved away, they shouted back their grievances.

"Our wives and children are starving," they said. "We want work; we want food."

Toroot out deep-seated COUGHS COLDS and BRONCHITIS TAKE SCOTT'S EMULSION It increases human strength and resistance.

LIVER ILLS HOOD'S PILLS Are Cured by 25c.

GIRLS! GIRLS! SURELY TRY THIS! DOUBLES BEAUTY OF YOUR HAIR

All You Need Is a 25 Cent Bottle of "Danderine"—Hair Gets Lustrous, Fluffy and Abundant At Once.

Immediate?—Yes! Certain?—That's the joy of it. Your hair becomes light, wavy, fluffy, abundant and appears as soft, lustrous and beautiful as a young girl's after a Danderine hair cleanse. Just try this—moisten a cloth with a little Danderine and carefully draw it through your hair, taking one small strand at a time. This will cleanse the hair of dust, dirt or excessive oil and in just a few moments you have doubled the beauty of your hair.

A delightful surprise awaits, particularly those who have been careless, whose hair has been neglected or is scraggy, faded, dry, brittle or thin. Besides beautifying the hair, Danderine dissolves every particle of dandruff; cleanses, purifies and invigorates the scalp, forever stopping itching and falling hair, but what will please you most will be after a few weeks' use of Danderine, when you will actually see new hair—fine and downy at first—yes—but really new hair growing all over the scalp. If you care for pretty, soft hair, and lots of it, surely get a 25-cent bottle of Knowlton's Danderine from any drug store or toilet counter and just try it.

HAD TO PAY \$110

Stabbing Affair in Dover Township Proved Rather Expensive.

[Special to The Advertiser.]
 Chatham, Jan. 28.—Convicted of a charge of stabbing Ariste Emery at the Half-Way House in Dover Township, on the night of Dec. 24, Dominic Lucier, of Big Point, was fined \$25 and costs, amounting in all to \$49.50, in the county police court today. The prisoner was tried a week ago and judgment was reserved at that time by the magistrate.

The evidence was to the effect that Lucier did the stabbing while drunk, believing that Emery had circulated a story charging him with the theft of \$20 at a dance some time previously. The stabbing was done with a knife, the wound being inflicted above the heart. Emery has completely recovered and his doctor's bill has been paid by Lucier.

HORRIBLY SCALDED.

[Special to The Advertiser.]
 Windsor, Jan. 28.—Charles H. GROVE, 25c.

ARTERY BUST

Guelph Liveryman Stricken as He Was Harnessing a Horse.

[Special to The Advertiser.]
 Guelph, Jan. 28.—Ed Palmer, livery stable keeper, this afternoon, while hitching up a horse, was seen to fall over, with what was supposed at first to be apoplexy. He was taken to the General Hospital, and upon examination it was discovered that the main artery leading to the heart had burst. He died shortly afterwards.

COLDS CAUSE HEADACHE AND GRIP.
 LAXATIVE BROMO Quinine removes the cause. There is only one "BROMO QUININE." Look for signature of E. W. GROVE. 25c.

STOMACH TROUBLES



This short, right-to-the-point letter of Mr. C. H. Keiser tells his story completely. He could not say more.

Cases such as this, of which there are thousands upon thousands, are what have given Duffy's Pure Malt Whiskey its unequalled record with steadily increasing sales. It is truly the world's greatest medicine.

"Would say Duffy's Pure Malt Whiskey is the best medicine on earth. It cured me of stomach troubles that no other medicine could touch."

C. H. Keiser.
 South Langhorne, Pa.

Duffy's Pure Malt Whiskey

Aids and improves digestion. Therein lies one of the most important reasons why it is so valuable. All the nourishment in the food eaten is assimilated and taken into the blood, and the whole system, in consequence, becomes stronger and able to ward off disease.

Sold in SEALED BOTTLES ONLY, by druggists, dealers and hotels, \$1.25 a large bottle. If your dealer cannot supply you, write us, and we will tell you where it can be bought. Medical booklet and doctor's advice free on application.

The Duffy Malt Whiskey Co., Rochester, N. Y.

