

THE SEMI-WEEKLY TELEGRAPH
Is issued every Wednesday and Saturday by
The Telegraph Publishing Company, of St.
John, a company incorporated by Act of the
Legislature of New Brunswick.
JOHN RUSSELL, JR., M.P.
E. W. MCKEON, JR., Editor.

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Ordinary commercial advertisements taking
the run of the paper, each insertion, \$1.00
per line.
Advertisements of Wants, For Sale, etc.,
cost a word for each insertion.
Notices of Births, Marriages and Deaths
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insertion.

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Semi-Weekly Telegraph
ST. JOHN, N. B., DECEMBER 25, 1907

THE DAILY TELEGRAPH
THE SEMI-WEEKLY TELEGRAPH
THE EVENING TIMES
New Brunswick's Independent
newspapers.
These newspapers advocate:
British connection
Honesty in public life
Measures for the material
progress and moral advance-
ment of our great Dominion
No graft!
No deals!
"The Thistle, Shamrock, Rose entwined,
The Maple Leaf forever."

CHRISTMAS
They who take a discouraged and a dis-
couraging view of the human family are
mostly silent at Christmas. At this season
there is an interval during which the sor-
did forces of the world seem suspended,
while the beneficent instincts and activi-
ties of the race take on new power. Self-
ishness is less formidable, loving service
for others never so widespread and so vi-
gorous, so effective, so benevolently domi-
nant. It were well at this time to remem-
ber how far a busy and a populous world,
a human world, is swayed by the inspira-
tion of the first Christmas and its meaning.
If one could write down here the sum
of the money devoted this last year to
good, purposes, to charity, to mercy, to
churches, to hospitals, to good works gen-
erally, and could add some definite con-
ception of the united effort applied to for-
ward these causes, the total would be seen
to be tremendous. And it would represent
but one phase of active Christianity. The
good news heard by the shepherds has led
us to joy, to charity, to good cheer. The
star, many times multiplied. Ignorance,
the foe of the race, whence spring
most of the evils that beset it, is an ever
growing factor in our civilization. The
reason for the steady broadening and
brightening of the light is that event
which Christendom celebrates the world
around tomorrow.

And while the world over, the Christ-
mas bells are ringing, a still more im-
perfect and merely struggling race pauses
for a little while and gives free play to the
higher and homelier feelings, to worship,
to joy, to charity, to good cheer. The
star, and darker qualities become in-
active. Peace, for a little, replaces "the
tumult and the shouting."

The interval is too short. What we too
long have accustomed ourselves to call
the demands of necessity summon us again
to resume the progress which in our form
of civilization has become too much like a
breathless struggle. In some degree the
world, having softened its heart for a day,
hardens it again. But this Christmas Day
will be like all the others in that the
kindness of the kinder for its coming. Some-
thing, each year, the people hold of the
kinder and nobler promptings which are
at their flood on the great anniversary.
More are cheered. Mercy and justice alike
are more powerful. Charity besties an
ever greater number who give and who
receive. The meaning of Christmas is
ever clearer and greater.

THE SAVINGS BANK RATE
When the post office savings banks act
was passed, four years ago today, the rate
of interest paid depositors was four per
cent. Belief that the old rate should be
re-established is becoming general and is
making itself felt at Ottawa. The Mont-
real Witness does not see how Mr. Field-
ing can resist Mr. Rodolphe Forget's ap-
peal for the increase. The rate was four
per cent until 1880. Then, as the Witness
notes, "it was reduced to three and a half
per cent; and on July 1, 1897, or ten years
ago, it was reduced to three per cent."
These reductions were made because there
had been a general decline in interest, and
because it was the general dictum among
financial experts that the world had ar-
rived at a stage of permanent low interest.
Mr. Goschen had reduced consols from a
three per cent to a two and three-quarters
and a two and a half per cent basis, and
the Canadian government could go into the
British money market and sell its
bonds at three per cent. That time, how-
ever, has passed away and may not soon
turn. The government cannot borrow
today at less than four per cent and it
is surely no more than fair
that it should pay the Canadian people at
a half per cent for the use
of money. The same applies to the
banks. Their profits for the past
enormous; they have raised
their customers, as they

themselves have told us, on account of
dear money, and they can surely afford to
increase the rate of interest to their sav-
ings depositors a half per cent. Such an
increase, it would seem, should be a mat-
ter of good policy as well as simple jus-
tice, as it should bring more money into
their hands to make a large profit upon.
The Montreal Star, in like vein, insists
that the rate should go up. "Mr. Field-
ing," it says, "denies the atrocious charge
that he has notified the Banking Associa-
tion that he intends to raise the rate on
savings bank deposits from three to three
and a half per cent. At that, the Bank-
ing Association ought to let him off. But
if the people are not wholly neglectful of
their own interests they may not be so
lenient. The present rate of interest is
below the value of the money which the
depositors leave with the banks. It is
lower than the rate which Mr. Fielding
pays on behalf of the nation to the bank-
ers for any loans he now has with them.
Canada cannot borrow money from the
banks without less than a percentage and
a half more than the rate at which
Canada does borrow money from the peo-
ple. It is surely time that the people had
a heart-to-heart talk with Canada's elicit
cashier, the young man from Halifax."

EXIT MR. BARNES

In confirmation of The Telegraph's an-
nouncement that Hon. James Barnes was
to walk the plank, Premier Robinson made
public last evening the government's de-
cision to renege its forces in Kent
county on the eve of the elections. The
Premier, who has nothing more convinc-
ing to offer, and who is bound to say
something, tries to speak of the exit of
Mr. Barnes as if it were of no particular
significance, and as if the party would
go along very nicely in spite of the ill-
timed shake up. It will, however, be im-
mediately plain to everybody that the
government's situation in Kent must be
confessedly desperate; otherwise it would
not have unhinged Mr. Barnes, or per-
mitted him to dismount, just as the bugles
are blowing for action. While it is true
that Mr. Barnes was not making much
capital for the administration in Kent or
outside of it, the decision announced last
evening will be regarded by the public as
a revelation of party difficulties of a most
serious nature. The government, which
could not carry Kent with Mr. Barnes, is
by no means likely to carry it without him.

How heavily this tired local government
leans upon the already overburdened Min-
ister of Public Works is seen by his hesi-
tation to give Mr. Barnes the chloroform
until the Hon. Mr. Pugsley had reached
the scene and prepared the patient for the
anesthetic. It is now discovered that the
province rears for Mr. Barnes' services
in the field of immigration or colonization.
As immigration is a federal matter, and
Mr. Barnes, like some others, may have
"wanted it in writing," the nature of the
Doctor's ministrations at the political bed-
side of the Kent statesman may easily be
surmised. Once Dr. Pugsley reached him
Mr. Barnes died happy.

It is not entirely fair that Dr. Pugsley,
weary, doubtless, by his too successful
efforts to remain silent under the scound-
ling speech of Mr. Kemp, should have his
Christmas interval spoiled by the troubles
of his local government. It helps matters
not at all that he is responsible for many
of the things which now worry Mr. Rob-
inson and his lieutenants. Mr. Barnes has
been dealt with, but Kent county remains;
and that is more serious. And it is not
Kent alone. Mr. Robinson requires Dr.
Pugsley's help in many other places. Dr.
Pugsley is in St. John. There is trouble in
Kings. There is talk of Hon. Mr. Jones
retiring from the local field in Carleton
and entering federal politics. His friends
are not satisfied with the treatment he has
received. In other counties the healing
touch is needed. There is a host of
friends to be "satisfied," or, as Dr. Mc-
Vey puts it, "harmonized." The Minister
of Public Works perhaps expected that
the local government would be able to do
something for itself, but it is both help-
less and timid. Preparing for the elec-
tions under these circumstances will be a
sorry business.

HESITATION

The pendulum is said to swing back
toward a session. Belief that the elections
were at hand gives place in some quar-
ters to the impression that the government
will hang on, preferring the ills it has to
the others it foresees, and hoping that
something will turn up, or can be im-
proved, to moderate the feeling against
the government before an appeal to the
country becomes unavoidable.

The Hon. C. W. Robinson is reaping a
large share of blame for his hesitation,
and while he cannot escape it there is no
denying the fact that there may be many
causes for hesitancy. Snow has hidden the roads
in some places, but winter will not obli-
viate the conspicuous failure of the gov-
ernment's road policy and its retreat un-
der fire from the position it long main-
tained in the face of overwhelming evi-
dence that the highway act was a great
blunder. The worst effects of the gov-
ernment's failure are to come, for the long
neglected roads cannot be made good now
in a single season. The coming spring will
reveal the full measure of the trouble.
Naturally the people view with distrust
the government's plea for mercy in this
matter. Its incompetence is so plain, and
it has been so long continued, its good
faith is so clearly discredited, that there
is no excuse for mercy from the people
whom its neglect has penalized. The road
issue gives Mr. Robinson pause.

The Hon. William Pugsley is another
cause for hesitancy. Mr. Robinson no
doubt expected no doubt was told—that
long before this time Dr. Pugsley would
have produced a bona fide proposal from
Mackenzie & Mann looking to the im-
mediate construction of the Valley rail-
road. But, short of some hint about
greatly increasing the guarantee of bonds,
and the usual generalities, the Minister of
Public Works has offered nothing.
Long before this time, too, Dr. Pugsley

assured Mr. Robinson and the public that
the Grand Trunk Pacific would buy the
Central Railway, raise it to the grade of
a modern line capable of handling heavy
freight and passenger traffic, and send
over it long trains from the West. If Dr.
Pugsley has recently observed any fever-
ish desire on the part of the G. T. P. to
acquire the Central at any such price as
would satisfy the people of New Brun-
swick, he has successfully concealed his
discovery. Mr. Robinson may find in this
significant reticence of Hon. Mr. Pugsley
yet another reason for hesitation.

The list of reasons for hesitating might
be extended considerably. The long
sought Attorney General was to stiffen the
government's defences in St. John city
county. The six seats here count
heavily in a division of the House. The
government hoped to save them by giving
St. John a portfolio which was de-
manded in about every other county in
the province. Mr. Robinson today must
doubt the value of his investment. Mr.
McKeon was wanted in the city, and his
failure to take his chance with the
government city ticket will do his party
more harm than his presence in the
county can possibly counterbalance.

There are reports from other counties
which the government must find very dis-
tasteful. All in all, Mr. Robinson's pro-
longed hesitation provides little cause for
wonder. But while he waits the feeling
against his administration will grow.

THE INSURANCE BILL

The government's insurance bill, which
will occupy Parliament extensively after
the Christmas recess, should be examined
in detail by the country before the House
meets again. Our Ottawa despatches com-
mends among the more important provisions of
the measure when it was introduced, but
the following summary will enable many
to get a quick grasp of the course which
the government proposes to pursue. Most
of these features will doubtless be dropped
or modified as a result of the debate and
analysis to which the bill will be subject-
ed in the House.

By the government bill the powers of
the government are enlarged and broadened.
By the new bill, the minister may, for
any violation of the act, suspend, with-
draw or refuse to renew license.

Power is given to make special audits,
appoint valuers, or inspect the books at
the head offices of United States or for-
eign companies.

Trust funds of foreign companies must
be placed under the trust of a Canadian
trust company.

The surplus on dividend policies shall be
distributed every three years.

The expense of new business must be
shown separately from the old.

Only agents may be paid by commission.
Officials at head offices shall not be per-
mitted to receive commissions in any shape
or form.

No salary of \$5,000 or more may be paid
without having been specially voted by
the board of directors. Publicity for sal-
aries and commissions larger than \$4,000
in the insurance report is demanded.

The agent who gives a rebate, and the
man who receives it, are liable to a fine
of \$100 each. If the director or manager
knows of it, he is liable to a fine of \$1,000.

Government refuses to abolish pensions
for old employees, but they must be au-
thorized by all those of company qualified
to vote.

Recommendations of the commission as
to method of voting have not been ac-
cepted.

Proxies must be executed within two
months of the meeting at which they are
to be used; long-standing proxies to be
abolished.

Government does not demand standard
policies, but certain provisions must be in-
serted in every policy.

New fraternal policies must be carried
out according to the national fraternal con-
ference table of mortalities.

They must not take premiums from new
business to pay losses from the old.

Separate forms must be provided for
each different line of insurance.

A new basis is provided for the delimita-
tion of insurance investments. Five
years (or six, if good reason is shown)
will be allowed companies to dispose of
forbidden stocks now in their possession.
Surplus funds from deferred dividends
to be treated as liabilities; but in case of
considerable depreciation of securities they
may be charged against surplus.

Imperial or Dominion securities or the
guarantee of imperial or Dominion govern-
ments accepted as deposits. Foreign com-
panies may deposit national securities of
their own country.

undoubtedly more efficient than the Ameri-
can; this is due to practice in battle; but
the American ships so exceed the Japan-
ese in strength and numbers that there is
no question of American superiority. I
consider that the question of war between
Japan and the United States is quite ex-
cluded."

Washington strenuously objects to the
statement that the Japanese personnel is
superior. Naval officers who did not sail
with Evans, and whom the American
newspapers could confront with the fear-
ful statement of the unhappy Russian, pro-
ceeded to fall upon such tatters of his
reputation as Togo left him. One of them
said with feeling that, while the Russian
could speak with knowledge about the
Japanese fleet, he could not possibly know
anything worth while about that of the
United States. So much for resurrecting
Rojestvensky. Having invited him to
speak up the Americans complain of the
verbal.

More serious, perhaps, is the New York
Evening Post's charge that the American
ships are not properly constructed and
that they are dangerous. As the nation
was congratulating itself upon the great
show of sea power the Post added this
jarring note:

"For the fleet which sails so proudly
from Hampton Roads today we have only
good wishes. For we desire the pleas-
antest of frolics, free from mishaps of
every kind. The ships will reach the
Straits of Magellan at about the most
favorable time of year for a successful
passage, and we are confident that where-
ever they touch they will be most cordially
received. The Pacific Coast will outdo
itself in hospitality, while the whole nation
looks on with interest. It has nothing to
do with the personnel of the fleet that
many citizens and a considerable section
of the press disapprove of the venture as
ill-timed and rather an injury to the ser-
vice than a benefit; that the fleet's drills
must be abandoned for the better part of
a year, and that it will be helpless for
lack of money when it reaches its destina-
tion, unless Congress comes to its aid. It
is no fault of the officers that the ships, by
reason of the blunders of designers, carry
their armor-belts below water instead of
in the proper place, or that the Navy De-
partment repeats year after year grave
errors of design, like the exposure of the
magazine to sparks dropping from the tur-
bine, and the planning of speeds far below
those attained in foreign services. If the
cruise to the Pacific should call the at-
tention of Congress to the need of a radical
reorganization of the Navy Depart-
ment, it will certainly not be in vain."

As a matter of fact one object of the
cruise is to pave the way for a demand
that Congress vote money enough to build
a fleet for the Atlantic. For some reason
or other there is a strong American party
which will never be satisfied while any
existing fleet is bigger than Uncle Sam's.

WEST INDIA TRADE AND OUR PORTS

The St. John and Halifax Boards of
Trade should take united action in urging
upon the Dominion government the neces-
sity for taking advantage of the growth of
preferential sentiment in the West Indies.
It is most desirable that any preference
extended by the West Indies should apply
only to goods going there direct from
Canadian sources. Recent accounts of a
meeting in Barbados at which the prefer-
ence was discussed, and of the opinion
from our ports to theirs instead of vice
versa, indicate that the Islanders are now in a mood
favorable for the conclusion of a mutually
satisfactory reciprocal arrangement.

This country is practically committed to
the policy of restricting the British prefer-
ence to goods coming direct. This ruling
was deferred only because of the plea that
it would be well first to have the Grand
Trunk Pacific finished. But no uncom-
pleted railroad closed the issue in the case
of our relations with the West Indies. Our
government might at least press upon the
men behind the preference movement in
the West Indies the desirability of having
any trade treaty such as would promote
the all-British policy.

Canada's trade with the Indies needs
more than anything else a greatly im-
proved steamship service. That will come
much more easily if the trade is done
from our ports to theirs instead of vice
versa, or from other American ports. The
matter is one in which St. John and Hal-
ifax are greatly interested. Of course, in
this matter, Canada cannot impose terms
upon the people of the Indies, but an in-
terchange of ideas on the subject, in
which the ultimate advantages, for all con-
cerned, of the direct interchange, could be
brought out, might well bring about the
arrangement desired. For many years to
come Canadian transportation development
must be along national and protective
lines. Once we have adopted, and tried,
the policy by which our trade favors are
confined to goods passing through our own
ports, the country will wonder why it was
not in force from the birth of the prefer-
ential idea.

NOTE AND COMMENT

The unforgotten report about the re-
tirement of Hon. James Barnes, author of
the local government's Japanese policy, is
a somewhat startling one. Possibly it
foreshadows a cabinet shuffle.

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the figures up to Nov. 30.

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who can explain their case to the alder-
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tronage committee to appeal to Dr. Pugs-
ley in person. Yet they say the states-
man's Christmas visit will be marred in
part by his fashion. The men seeking po-
litical reward should declare a truce during
the holiday season.

SHOPPERS AND THE GOLDEN RULE

Many strangers have been heard to say
after visiting St. John's, when they met
with what they regarded as unusual
courtesy and attention. They compared
their experiences here and in other cities,
notably those of the United States, and
said freely that shopping was much more
pleasant here than elsewhere. The shop-
pers, both local and visiting, so far as we
know, are themselves patient and cour-
teous, and it may be that neither clerks
nor customers need shopping advice from
press or pulpit. Nevertheless both will
find worth reading some shopping hints
from the pulpit of Rev. Madison C.
Peters of New York, addressed to those
before and behind the counters. If some
of the clergyman's advice is trite, and
though much of it is intended for the
people of a mighty city, much more busy
and more brutal than our own, his words
are still timely. He addresses the buyers
first, saying:

Above all be patient, be courteous, be
considerate of the feelings of others. Re-
member that the clerks and salesgirls
are not altogether human automatons,
they feel, they have consciences as well
as you, therefore respect those feel-
ings. You get tired waiting, but just think
how tired the girl must be behind the
counter waiting all day. She was there
before you came and must remain until
after you leave.

You are impatient, but please remember
there are others to be served who are
entitled to as much or more consideration
than you.

Don't stand in the same place handling
the goods for half an hour; others want
to see them as well as you and they may
buy while you wait.

Know what you really want before you
go into the store.

If you expect courtesy, give it. The
girl you address may have heard nothing
but irritating voices all day and such do
not sweeten the temper.

Proceeding, he addresses the men and
women, the boys and girls, behind the
counters:

You may not like your situations, but
as long as you hold them you should be
true to the interests of your employers.
Patience and cheerfulness sell twice as
much and twice as easily as abruptness
and ill temper.

Be patient with all the cranks as well
as the rest.

Don't let the bargain hunter tax your
temper; she may not be mean; she may
only have a slender purse and must make
her money go as far as she can. Perhaps
she is trying to buy as much happiness
for others as her limited means will al-
low.

Show the Christmas spirit in yourself,
though you are behind the counter, and
the shopper will catch the infection. Smile
and the shopper will smile with you. Give
kind words and you will get kind words
in return.

QUINTON VS. CLARK

The Clark-Quinton episode has thus
presented in a sprightly despatch published
by the Montreal Witness:

"St. John, N. B., Dec. 19.—It is quite
likely that as a result of statements made
last night by Mr. Alfred Clark, one of
the Opposition candidates for the Local
House for St. John County, Mr. W. A.
Quinton, ex-M.P., P. P., steward of the
provincial asylum, will enter an action against
Mr. Clark, must see that the matter
Mr. Quinton's management of the asylum
and intimated maladministration and
graft. This morning Mr. Quinton has en-
gaged counsel to demand an instant public
retraction with a libel suit as the alterna-
tive."

Presumably the Witness and other jour-
nals who have correspondents here have
published, or will publish the further infor-
mation that Mr. Clark, instead of making
the "instant public retraction" demanded
has repeated his allegations in their origi-
nal form, and announced his intention to
stand by his words. Mr. Quinton is no
doubt quite clear in his own mind as to
what course he will pursue. He must go
forward or back.

The public will be more interested, per-
haps, in the attitude of the local govern-
ment than in that of Mr. Quinton. Mem-
bers of the government, examining the is-
sues raised by Mr. Clark, must see that the
importance of it is public rather than per-
sonal. The government will no doubt take
steps to ascertain for itself, and for the
public, what grounds, if any, there are for
Mr. Clark's statements. Mr. Quinton, of
course, will insist upon the most searching
inquiry. But should he hesitate to press
sharply for vindication, the government
must act.

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tirement of Hon. James Barnes, author of
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litical reward should declare a truce during
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THE OLD HOME HEARTH.

Here is an exile's song by Mary Adam-
son from the very readable Christmas
number of Chambers' Journal:
Oh, the sunshine's blithe and bonny in
this land of bush and veldt,
And it's nothing else but sunshine that
I see;
But my heart knows one snug island where
my childhood's days have dwelt,
And it's Memory's sun that lights that
land for me.
Oh, the flicker of the log on the Old
Home Hearth!
Oh, the faces it has lit for me!
Is there a joy so sweet
As at twilight try to meet
The dear ones 'neath the old roof-tree?

But the log shall never flicker as it did for
me of yore,
Nor the rude embers quite so warmly
glow;
For some have crept out darkly by the
dusky shadowed door,
And my heart is fain to ask them where
they go.
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me of yore,
Nor the rude embers quite so warmly
glow;
For some have crept out darkly by the
dusky shadowed door,
And my heart is fain to ask them where
they go.
Oh, the flicker of the log on the Old Home
Hearth!
Oh, the faces one it lit for me!
Is there a joy so sweet
As at twilight try to meet
The dear ones 'neath the old roof-tree?

none of us like a man to "take a dare."
There is enough of the boy in us all to
want to see him hit out when his own
face is menaced. Still Mr. Pugsley is an
experienced politician—Canadian Courier.
Even the most experienced will make
mistakes. There is no good way out of
Mr. Pugsley's difficulty.

It was nip and tuck in Centre York.
The government majority of 124 has dis-
appeared, but the actual result is some-
what uncertain. At midnight both par-
ties claimed the victory, but evidently a
recount is necessary. Following close up
on the result in Colchester the govern-
ment will not regard the Ontario event
as a good omen. The opposition will
justly regard recent bye-elections as show-
ing that the current sets strongly in their
favor.

Discussing the growth of Canadian cities
the Ottawa Journal says: "By getting
above Hamilton in population eight or ten
years ago, Ottawa took fourth place in the
Dominion—Montreal, Toronto, Quebec,
Ottawa. Then, when Ottawa was steam-
ing along after Quebec, Winnipeg came
with a rush and sprinted past both, leaving
Ottawa again fifth in order. The recent
annexation of suburbs takes the capital
above Quebec and restores us to fourth
place—Montreal, Toronto, Winnipeg, Ot-
tawa. Vancouver is the town we have to
hold down now."

If at the forthcoming civic elections the
citizens are to vote for or against the
commission plan details of the scheme
should be made public very soon. There
is some suggestion of an alternate plan
which would permit the re-election of the
present aldermen. No matter what the
plan is it will not have good results until
the people wake up, send more public
spirited and independent men to City
Hall and demand good government from
them. The apathy during recent civic
campaigns was so great that little could
be expected from the aldermen chosen.
And little has been received. There is
apparently need for a reorganization of the
reorganization committee just now. It
should have done work of a somewhat
radical nature long ago.

ARCHBISHOP BRUCHESI

WOULDN'T HEED PROTEST

St. Patrick's Church Parishoners Must

Accept New Priest, Says Sbarretti