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LONDON, MONDAY, NOV. 12, 1906.

GOVERNMENT INSPECTION OF BANKS.

The failure of the Ontario Bank has caused some discussion respecting the advisability of having banks inspected by Government officials, and there have been suggestions also of inspection of all banks by the Bankers' Association.

It is believed the banking laws as they now stand are sound and efficient, supported and maintained as they are by competent and trustworthy men at the heads of the different banks. No law is as good security as honest capable men, and there is much benefit and a high degree of security to the public as matters now stand. The directors of each bank have the inspection in their own hands, and this is as it should be. It would be a mistake to adopt either suggestion—inspection by Government, or by the Bankers' Association.

Take, first, inspection by the Bankers' Association. The tendency of the Canadian banking system is toward large banks. Some of the Canadian banks control immense sums, and others are becoming yearly more powerful. Let a new bank start, and its future under such inspection would be at the mercy of the larger banks. It would have to fight its way, its business known to its powerful rivals, and would be liable to their adverse criticism if the opportunity presented itself. Its task might be sufficiently difficult without having all its operations an open book to those who might prefer its failure to its success. It would be creating by statute one immense bank; trust, a trust that could loosen or tighten the purse strings of every bank at will. The competition that prevails at the present time is a healthy one, and best for the community. In the United States they are groaning under the operations of their trusts, but what could be more burdensome and intolerable than a bank monopoly? Its evils are so apparent there should be no hesitation in opposing the granting of such power to the Bankers' Association.

Government inspection would be even less desirable. As Mr. Fyche, in his letter to the Montreal Witness, pointed out, there is too much looking to the Government. It could not be effectual. There is government inspection in several in the United States banks, and failures occur more frequently than with us. There are many opportunities for the abuse of the power of inspection in the hands of one political party. The men at the heads of our banks are the pick of the business community, which is the very best security the people can have. The success our banking institutions have had proves that they are based on sound laws, and have been, with very few exceptions, well managed.

Both propositions should be rejected in favor of the existing law. The inspection of a bank's business rests now in the hands of the directors, who as a rule are high-class businessmen with reputations to preserve. If in the past there has been insufficient inspection, let each board decide for itself what inspection is requisite, and benefit by any mistakes, such as those made by the Ontario Bank. It is not necessary to enact injurious and burdensome laws to prevent the recurrence of an error not likely to be repeated by any bank within a generation. Let the present system remain with individual responsibility and competition, unhampered on the one hand by delegating the power to crush a new enterprise to what would be a banking trust or monopoly, or on the other hand, by placing our banks at the mercy of any political party. Continue that which has been tried and proved, and remedy by the internal regulation of each bank every weak spot brought to light. Our banking system is all right, and its fundamental principles should be preserved.

JAMES J. HILL, ON CANADA.

The president of the Great Northern Railroad, James J. Hill, has the knack of saying things that grip public attention. The people of the United States regard him as an oracle, and Canadians also have been impressed by his original personality since he began to take so active an interest in this country. His address to the Merchants' Club of Chicago Saturday night was full of matter. He startled his hearers by declaring that the commerce of the United States was paralyzed for want of adequate transportation facilities, and that, continued,

it meant slow death. In ten years, from 1895 to 1905, the growth of the railway mileage had been 20 per cent, for the handling of a business that had increased 110 per cent. From 115,000 to 120,000 miles of track must be built at once to take care of this immense business, at a cost of four to five billion dollars. There was not money enough or rails enough in the world to do this thing, and even if the money and railways were ready, there was not the labor. The speaker complained that the situation was aggravated by agitation for government ownership, which was discouraging the investment of money in railroads.

The portion of his address of greater interest to Canadians was that dealing with reciprocity. Mr. Hill has been always an outspoken opponent of protective tariffs, so that he is consistent in his advocacy of closer trade relations with Canada. A few years ago he was disparaging Canada's wheat-growing possibilities, with the motive of discouraging the exodus of farmers from the territory served by his own railway system. Finding it was useless to fight against facts, he decided to share in Canada's prosperity, instead of denying it. The Hill railroads now penetrate British Columbia, and before long will traverse the Canadian prairies. He told the Chicago business men there was enough land in the Dominion, if thoroughly tilled, to feed every mouth in Europe, and cited an array of figures to illustrate the marvelous growth of this country. Nature, he declared, was on the side of American commercial unity. He pointed out that had it not been prohibited by the constitution, each state of the union would have levied a duty upon all commerce crossing its boundaries, yet one great factor in the progress of the United States was the commercial elimination of state lines. Freedom of trade between the United States and Canada, he said, would be as beneficial to both countries as the absence of fiscal barriers within the union had been to every state.

Mr. Hill, in his address, displayed a shrewd appreciation of the temper of the Canadian people. "Canada," he said, "no longer comes as a suppliant. There has been increasing irritation toward our attitude, and already the fact that our average tariff on dutiable articles coming from the Dominion to us is 49.83 per cent, while that levied by Canada on dutiable goods coming from the United States is 24.83 per cent, causes comment and suggests reprisals."

This is the key to the question. Canada has been the suppliant in the past; the United States must be the suppliant now. The United States can pave the way to closer relations, and prove its good faith, by reducing its tariff on Canadian products, without waiting for a formal reciprocity treaty.

The Toronto Star is to be congratulated upon its 14th anniversary. It is one of the brightest luminaries in Canadian newspaperdom. Long may it shine!

James J. Hill predicts that in fifteen years the United States will have to import Canadian wheat. When it comes to a reciprocity deal, Canada has the whip hand.

The Conservative managers refused to offer evidence before the West Elgin commission because the commission would have probed their own election methods. It is not consistent of them to disparage the commission.

Some of Mr. Beck's Toronto friends suggest that he intends to abandon his fight on the power question and withdraw from the Government. It is scarcely likely he will care to advertise himself as a "quitter."

In view of the meeting of Dominion and provincial premiers to consider the readjustment of provincial boundaries, it may be of interest to give the areas of the several provinces as now constituted:

	Square Miles.
British Columbia	372,630
Alberta	253,965
Saskatchewan	250,119
Manitoba	73,732
Ontario	260,882
Quebec	351,873
New Brunswick	27,985
Nova Scotia	21,428
Prince Edward Island	2,184

Ontario, Manitoba and Saskatchewan want a slice each of Keewatin. The Federal Government is bound to be abused, no matter what partition it makes.

A LONG-FELT WANT.

[Minneapolis Journal.] Why have we not a correspondence school to teach one how to become a great football player?

WHERE HIS MOUTH BELONGS.

[Philadelphia Inquirer.] Ethel—What a finely-chiseled mouth you have! It ought to be on a girl's face. Jack—Well, I seldom miss an opportunity to put it there.

THE SOUNDER DOCTRINE.

[Toronto Star.] There is growing up in Ontario a large class of voters who are not hide-bound by party names and associations, but who are Canadians first, who are feeling with increasing force the responsibilities of citizenship in a growing nation. They are thinking seriously over problems of government, and ready to respond to an appeal that gives evidence of strength and sincerity of purpose.

The party that makes its appeal to this element instead of to the so-called "corrupt fringe," will lay the foundations of enduring and honorable success, and whether in office or in Opposition, it will achieve the highest purpose of a party service to the country. It will fight by-elections and general elections with vigor but without anxiety, for it will know that, win or lose, it is laying a broad foundation of public confidence.

FIRST COME FIRST SERVED.

[Harper's Weekly.]

The Bishop of Worcester was once traveling through Banbury by rail, and wishing to try their celebrated cakes, summoned a boy and asked him to procure him one. Learning that their price was three pence, the bishop gave the lad a shilling, telling him: "And with the other three pence buy a cake for your self." The lad shortly returned, complacently munching his cake, and, handing three pence back to the bishop, exclaimed: "There was only one left, Guv'nor!"

POOR PLAY.

[Philadelphia Record.]

Nell—She is simply throwing herself away on him.
Belle—Yes, and he isn't a good catch, either.**ABSENTMINDEDNESS.**

[Punch.]

Vicar's Wife (sympathizingly)—Now that you can't get about, and are not able to read, how do you manage to occupy the time?
Old Man—Well, mum, sometimes I sit and think; and then again I just sit.**HUBBY'S COMPLIMENT.**

[Baltimore American.]

"Now, I am ready, how do I look, dear?"
"You remind me of a Sioux in his war paint."
"Oh, you nasty thing, you—"

"Don't cry, darling; I only meant that you were dressed to kill."

JUVENILE LOGIC.

[Punch.]

Dick (looking at picture-book)—I wonder what the Noahs did with themselves all day long in the ark?
Mabel—Fished, I should think.
Bobbie—They didn't fish for long.
Dick and Mabel—Why not?
Bobbie—Well, you see, there were only two worms.**BAD ENOUGH.**

[Washington Star.]

"Who does you reckon is de laziest," said one colored woman, "yoh husband or mine?"
"I ain't gwintu guess," answered the other. "It's bad enough now, wifout starthin' no competition."**A GOOD WORD FOR THE DOUKS.**

[Windsor Record.]

The "Douks" have peculiarities, some of these embarrassing to the Government, but they have one outstanding virtue—common commercial honesty. They never go into debt without a clear prospect of being able to pay, and when they undertake an obligation they are scrupulously exact in meeting it. Can the same be said for the "superior" races in the Northwest? The agricultural implement agent says so.

NEXT THING TO A PROPOSAL.

[New York Times.]

"Have you any good reason for suing him for breach of promise?" Did he show your daughter any marked attention?
"Any attention! Why, man alive! He once gave her his seat in the trolley car."**HOUSEHOLD HINT.**

[Chicago News.]

To keep a house warm in winter have the cellar cooled.

CHAMPION APPLE PICKER.

[Porter Kansas.]

How many apples can a man pick in one day? It was stated that George Binkley, of Potter, picked 150 barrels, or 150 bushels, in a day. The statement was generally doubted or disputed at the time.

The following are the facts, as given by William Bell, of Mount Pleasant, in whose orchard the picking was done: Mr. Binkley picked Mr. Bell's apples, which were assorted and packed as fast as they were picked. From one day's picking just forty barrels of sound apples were packed. The culls were not measured, but Mr. Bell believes that they comprised nearly one-third of the apples picked, so that the number of barrels picked by Mr. Binkley in one day was between fifty and sixty.

That Mr. Binkley picked 150 bushels in a day may be accepted as a fact. He picked the trees clean as he went, using a picking sack and ladder.

HOW A MAN THINKS OF A WOMAN

[McClure's.]

We know, all of us, in a vague fashion, that a woman loves better to be loved than worshipped—kissed and teased and played with than set above a shrine; but it is hard not to set her over a shrine, for a man must idolize something, and woman he loves—if she is a good woman—wears about her head a visible halo, so far she sits above his coarser clay.

A WAIT FOR WHISKERS.

[Plek-Me-Up.]

Oh, give us back the whiskers of thirty years ago.
The good old-fashioned whiskers that used to tickle so.We do not want the shaven face, we hate the horrid thing.
But we want the good old whiskers to which we fain would cling.
A nice mustache looks fairly well when very nicely curled.But, oh, we love those whiskers, so gracefully unfurled.
It's really too much trouble chasing hands with a broom.
When by grabbing at their whiskers we could drag them round the room.**A MATTER OF DRESS.**

[St. Louis Globe-Democrat.]

"I had the good luck to be invited to dine with the King at Marlborough House when I was in London in June," said a western millionaire.

"As I did not know how to dress the part of a royal guest, I wrote to Lord Knollys, the King's secretary, and asked help."

"Lord Knollys said in his reply: 'As no ladies are to be present, trousers may be worn.'"

"When I first read that sentence, I said to myself: 'What kind of Neronic remarks go on at Marlborough House, anyway?' "Afterwards, though, I learned that Lord Knollys only meant that at mixed dinner knee breeches were worn at Marlborough House, at stage ones the ordinary evening suit sufficing."

WEST KENT TORIES HAVE SERIOUS ROW**Party Badly Split and Convention at Chatham Breaks Up in Turmoil.**

Chatham, Nov. 11. — None but accredited delegates were admitted to the Conservative convention, held here yesterday afternoon, to choose representatives for the Dominion and Provincial Houses, yet in spite of this the meeting broke up in a turmoil and amid shouts from the faction of the defeated nominee for the Provincial House of "fraud," "packed," "put up job," "fake," etc., all of which were significant of strong feeling. Mr. H. S. Clements, M. P., was unanimously nominated for the Dominion, and Mr. George Sumner, M. P., for the Provincial House against Mr. T. A. Smith, who was once the Conservative candidate, by 75 votes to 48. Significant of the feeling in the riding, which bids fair from present talk to set an Independent Conservative in the field, was the absence from the meeting of delegates from Wallaceburg and Blenheim, the former the home of an ex-candidate, Mr. J. S. Fraser, and a would-be candidate, Mayor Stonehouse. There was only one delegate named in the local Conservative organization as being present from Dover, the home of some strong Conservatives. It has been recognized for some time, and admitted by the Conservatives, that there was a split in the ranks, and as a result the executive, it is said, resolved to pack the meeting. This, at least, is the story of the Smith faction, who are now talking of an independent convention, if not an independent Conservative candidate. As a result only about half the normal number of delegates were present, and these were divided as to the fairness of the meeting with regard to the selection of the candidate.

Liberal newspapermen were excluded, and everything possible done to shun the light of day. The Associated Press man gained admittance, however, after a lengthy parley, and on the understanding that he confine his note-taking to the nominations and officers only, excluding the discussion. Even strong Conservatives who had no credentials were not admitted until after the voting. The finances of the organization were admitted to be in a deplorable condition, and Mr. T. A. Smith stated that in order to secure a hall for the afternoon he had been compelled to dig down into his own pocket and contribute the funds. A collection was taken up to meet the expenses, and reached \$44.

The officers elected were: President, J. M. Pike, Chatham; vice-presidents, Nell Watson (Mull), J. T. O'Keefe (Chatham), honorary president, Hon. R. L. Borden, honorary vice-president, J. P. Whitney; secretary, S. B. Arnold; treasurer, Arthur Dunn; township representatives on executive committee, Chatham, W. Abraham; Tilbury East, Judson Shenley; Tilbury village, W. C. Crawford; Raleigh, R. A. Mason; Romney, J. Edwards; Dover, Henry Clements; Harwich, M. J. Wilson.

NO AMERICAN TYPE

Student of Immigration Says Europeans in U. S. Do Not Fuse.

London, Nov. 10.—A blue book presented to Parliament yesterday gives an exhaustive report on immigration into the United States prepared by Ronald C. Lindsay, second secretary of the British embassy at Washington.

Dealing with the question of the exclusion of undesirable emigrants, Mr. Lindsay contends that it is impossible to devise a system not liable to mistake, but that the matter must be regarded from the viewpoint of an American, who has the right to prefer that several desirables should be excluded, rather than one pauper admitted. The author of the report argues that it would be fantastic to expect the various European races in America to fuse physically. There is no such thing as an American type. Many generations must elapse before the Americans can be physiologically differentiated from Europeans to the extent, for instance, as the French are from the Germans. But an assimilation of a simpler or more superficial nature has been in progress ever since the colony was colonized.

America, however, pays a heavy price for her new citizens inasmuch as arriving as adults, the task of their education is all the harder. In conclusion Mr. Lindsay says: "It is hoped that this report may have adduced some evidence to show that in spite of the gravity of the task, America has little reason to fear failure."

VARSITY PAPER ASSURED

"Cap and Gown" Shortly To Be Issued at the Western.

The event of the week in university circles was the freshmen reception, extended by the class of '10 to their friends and admirers. It is admitted on all hands that it was the most successful affair of the kind yet held and many words of praise were heard for the various officers and committees of the class who had arranged the different features of the entertainment. The guests entered by the west wing of the building, which was prettily lighted in front with Japanese lanterns and brilliantly decorated within. At the foot of the great staircase the reception committee welcomed the arrivals and directed them to the east wing, where several of the lecture rooms had been thrown together and prettily lighted in front with Japanese lanterns and brilliantly decorated within. At the foot of the great staircase the reception committee welcomed the arrivals and directed them to the east wing, where several of the lecture rooms had been thrown together and prettily lighted in front with Japanese lanterns and brilliantly decorated within. At the foot of the great staircase the reception committee welcomed the arrivals and directed them to the east wing, where several of the lecture rooms had been thrown together and prettily lighted in front with Japanese lanterns and brilliantly decorated within.

J. H. CHAPMAN & CO**Men's Fancy Vests**

This is the biggest Vest Sale we ever heard tell of in London—in fact, there hasn't been one in the city that had any pretensions of being called a sale, not within our recollection, excepting the one we ourselves held in the summer. These vests, of course, are nobby effects for fall and winter wear, and we have nearly 500 fancy vests for men and young men made of handsome all-wool fancy vestings and novelty silk and wool mixtures in most approved colorings and black and white; also corduroy in buff, brown, blue and cardinal and cardigan vests with broadcloth edges. Something to suit every man's taste. Every vest is finished with a complete set of fancy buttons. All sizes 34 to 44. Worth positively \$4 and \$4.50. Sale starts tomorrow.

\$1.95 Think of what a bargain they are! Even the workmen should come after them for Christmas gifts. **\$1.95**

We are Sole Agents in the City for Progress Brand Clothing for Men. Overcoats and Suits \$8.50 to \$20.

A Note for Christmas BuyersThe China Department is thinking of Christmas, so much, in fact, that it is not thinking of anything else, and every new arrival makes it still more enthusiastic. Another order of Tiffany Glass has just come to hand. In this one all the pieces are mounted on bronze and copper stands, and are very handsome. Priced from.....**\$1 to \$8**German Steins, pewter tops with native script.....**25c to \$5**
Small Classic Statuettes, at.....**\$1**
Metal Desk Novelties.....**\$1 Up**
Art Vases and Urns.....**25c to \$8**
New Postcard Albums.....**25c, 50c, \$1**
New Papereries of society note-paper.....**25c Up****J. H. Chapman & Co., 126, 128, 128 1/2 Dundas St.****Keep Your Temper**

save your time and your strength. Do not waste them trying to make good bread and pastry with an inferior flour. You will get only trouble and disappointment for your pains.

The easy and satisfactory way to bake is to use "FIVE ROSES" Flour, as this brand never gets lumpy or hardens, and never needs any special preparation for use.

Its uniformity is such that, unlike ordinary brands, the same methods, all of them simple, can be used with every bag. "FIVE ROSES" Flour, an oven, some water, a little yeast and common sense will give you a whiter and sweeter loaf, and lighter and flakier pastry, with less trouble than any ordinary brands on the market. Users of it save time, temper and money. "Five Roses" is, in fact, the flour that satisfies.

Ask your grocer for it.

Lake of The Woods Milling Co.

MONTREAL. Limited.

Local Office, Canadian Bank of Commerce Chambers, London, Ont.

BOER STARTS REBEL LION

Wounds Trooper and Seizes Arms in Northwestern Cape Colony.

Cape Town, Nov. 10.—A disturbance has occurred in the northwestern part of Cape Colony. The official report of the affair says that several Boers, led by a man named Ferreira, recently employed in German Southwest Africa, entered the northwestern part of this colony a few days ago, and surprised a police camp in the vicinity of Wilkop, wounding two troopers, seizing their arms and ammunition and capturing a corporal of police. At Abiquasaar, Ferreira gained some recruits, and marched to Zwart Modder, about 25 miles from the frontier, where he is reported to be compelling the farmers to join his force, asserting that an uprising in the Transvaal is imminent. The colonial government has adopted measures to suppress the disorders.

PILES Dr. Chase's Ointment is a certain and guaranteed cure for hemorrhoids and every form of itching, bleeding and protruding piles. See testimonials in the press and ask your neighbors about it. You can use it and get your money back if not satisfied. 50c, at all dealers or EDMANSON, BATES & Co., Toronto. **DR. CHASE'S OINTMENT.**