CLAIMS OUTLOOK

Daniel Swamidos, Y.M.C.A. Worker, Explains Conditions In the East.

TELLS BANK SYSTEM

Ghandi Is Idealist and of High Virtue He Avers.

Daniel Swamidos, national rural secretary of the Young Men's Chriser with Manuel and Gnanasundaram, and under the auspices of the Y.M.C. A. inaugurated the rural credit banks and started the rural work of the Association among the depressed Christians in the Malabar, Cuddapah and Coimbatore districts, spoke to the people of London three times yesterday on behalf of the work in the Indian field

In the morning at New St. James', in the afternoon in the Y.M.C.A. and as to keep capital out of the proin the evening in the First Methodist church, Mr. Swamidos outlined the scope of the association's work, the tremendous need there was for terial and spiritual help and of the poignant echo of the cry of the man of Macedonia "Come over and help us." Speaking in the afternoon at the Y.M.C.A. he said: "The establishment of the rural banks in the country villages is handicapped by a multism which believes in the eternal fitness of all ways and means of life that the older generations found successful.

Mr. Homuth gave the following fig-

institute modern methods of agriculture nor does the association seek to introduce modern machinery; people are too conservative and poor for that. But it can and does make inexpensive improvements in the tools they now have, and it can give them some simple lessons in them some simple lessons in seed selection, crop rotation, and in the helps them to find better markets for their produce, or, by the help of loans from the credit bank, enables them to hold their produce for a more favorable market, and thus increase their slender incomes.

Greedy Money Lenders.

"The money lender in India has a greedy and tremendously tenacious grip on many of the villagers, they usurers in the most real sense, and the association has often by freeing men from these economic pests formed staunch friends and supporters of the rural banks, very often be coming later on members board of directors. "The Y. M. C. A., said the speaker, does not stop with rendering this economic help. "We are trying to reduce illiteracy by the educated men is that it did not go encouragement of education; by the far enough along the lines of progress. introduction of better sanitation we are helping to reduce the mortality spread of culture, that is, the culture rate; through the encouragement of godliness we are trying to reduce disgodliness we are trying to reduce dis-honesty and drunkenness and immorality, and with a few more workers we could undertake service for the boys and girls. Education is increasing and many of the banks are able to conduct all their affairs in a

every man who is a co-operative memmust attend or else he cannot secure loans. After one year's study the scholars are presented for government examination, and eighteen out of twenty come through success-

fully.
"The rural secretary, once in the cutlying village, makes a thorough examination of the state of the finances of the village and by persuasion and salesmanship gets the banks on its feet, and the village on its way to financial independence The headmen in the village become directors in the new bank, which is very soon the centre of community life and they exert a powerful influence for good, by the right use of the control of the by the right use of the control of the of the village and by persuasion and

Fined 20 Cents.

As an instance of this, Mr. Swamios spoke of a certain investor in one of these rural banks who yielded to a co-common failing in India today the use of intoxicants). A meeting the auditorium, and at 6:20 in the control of Directors of the V. M. C. A at a histograms. dos spoke of a certain investor in one of these rural banks who yielded to a too-common failing in India today (the use of intoxicants). A meeting of the Board of Directors of the Banks was called to deal with this offence, wondering whether the recal-estrant member should be expelled after a long session from ten at night to two o'clock in the morning eventually fined him the equivalent of twenty cents, a considerable sum in a land where a man may work hard for two dollars a month

"The sanitary condition of these Postoffice Employees Make towns he described as 'horrible' in many cases. Hygiene is conspicuous by its absence, and one often finds a large central pool or pond in the vil-lage from which washing and cooking water is drawn, in which animals and children bathe, and which is generally the breeding spot of innumer able mosquitos. In the huts of the natives the people crowd, in unhealthy swarms, disease is rampant, and most extraordinary wonder is that there are not more plague and malarial visitations than is the case,

"To all this squalor and poverty is added illiteracy and colossal ignor-ance, just as hard to cope with as any material depression, which how-ever, is brightened by the eagerness ever, is brightened by the eagerned of the people to learn and the propo tionate progress that can always be made as soon as a people are able to read. The only reward of the worker in this field of endeavor," said the speaker, "is the knowledge that conditions are every day being made a little better for these pathetic outcasts and by the fortest and the second contests are second contests. outcasts, and by the fact ever being vividly brought to mind of the new-found love and kindness that is shown toward the missionary by the men and women he serves."
Of the future he was hopeful and

confident, though not in any way minimizing the vastness of the effort required, and the volume of the resources needed to carry it through In a short interview with The Ad

CASTORIA

For Infants and Children In Use For Over 30 Years

U.F.O. Names K. K. Homuth EXPECT SQUABBLE To Run In South Waterloo

William Elliott, M.P., Prophesies People of Ontario Will Return Present Government In No Uncertain Manner.

Preston, April 16.—Speaking Saturday at an open meeting held under the auspices of the U. F. O. and Waterloo, K. K. Homuth, said: "It was an unheard-of thing that happened in the legislature this week the premier a traitor and then turned The difference of opinion is as as to around and voted confidence in that I stand for the referendum. leader. It is something which I cannot understand. Four years ago I motion nominating K. K. Homuth as came and told you what I thought tian association in India, who togeth- I could do if we get enough representatives. Today I come to tell you and said that in Wales men are what has been done. I stand here measured from the chin up and not broken and we are in the happy position of being able to write the word "Accomplished," after many of our planks in the last election.

"We have had more attention from the provincial legislation in the riding of South Waterloo than ever before. "Politicians are seeking to overthrow this government by accusations that its extravagance has acted so

Support Public Works

"What would have happened if this government had refused to spend ney on the public highways and other public works, which provided so much work? What the working people of the province want is work and decent working conditions. They do not want relief or doles.

"Taxes came back to the final con poverty and disease and dirt, and theories of old-fashioned conservatism which believes in the cross of the conservatism which believes in the cross of the conservation which believes in the cross of stores, you pay no taxes. The expenthere is today a more severe system ditures in Waterloo have been many of accounting in the provincial definition of the state of dollar more of accounting in the provincial definition.

"The population of India which is directly dependent upon the soil for its livelihood numbers over 190,000,—000. The great problems of India lie in the villages, and in this part of the work the agricultural department of the government give unstinted help.

"The population of India which is directly dependent upon the soil for its livelihood numbers over 190,000,—1921 and 1922: Education \$64,000; public charities \$14,698; mothers' allowances, \$36,889; highways, \$377,—000; and agriculture, \$14,799, making a total of \$502,556, which represents an amount of \$310,000 over and above any sum collected in taxviter Indiana. an amount of \$10,000 over and another any sum collected in taxation. I doubt very much whether any other soldern methods of agriculcause the Hon. F. C. Biggs is a road

enthusiast, he knows roads. Reviewing the legislative program of the government Mr. Homuth spoke of the mothers' allowance act as the greatest piece of legislation of its kind enacted in any part of the selection, crop rotation, and in the better use of the lands and water at their command. The association also compensation act was passed only 25 helps them to find better markets for per cent of the moneys went to the provincial highways

vertiser the Indian teacher spoke of the political situation in his country at the present time. "On the whole," he said, "the people of India believe that British rule is the best for the country. Without them the country would be involved in incredible chaps, and we recognize the power. would be involved in incredible chaos, and we recognize the power that the British Government wields in keeping India one homogeneous

Advance in Affairs.

"The Montagu-Chelmsford treaty," he continued, "was a great advance in the conduct of Indian affairs, but the general feeling among the more creases, so does the demand for a wider and broader treatment in political and social life grows more

articulate. Mr. Swamidos was asked whether the Ghandi movement was very businesslike way.

"Night schools are opened, and ment of the famous leader." quashed by the arrest and imprison he answered, "Ghandi is one of the very best of men himself, an idealist and a man of the highest personal virtues. Unfortunately a number of he extremists and the dissatisfied the extremists and the dissatisfied men, seeing the value that attached to his name, became his followers and under the glamour of his banner committed many atrocities and foolish acts merely for their own benefit and entirely without the sanction of Ghandi. As a matter of fact Chandia

ture is on the whole hopeful and en-

Y. M. C. A, at a businessmen's dinner.

ettrant member should be expelled from the benefits of the board, and after a long session from ten at

Presentation To D. H. Rheder.

At a special meeting of the members of Branch 4, Federated Association of Letter Carriers, held Friday night, a vote of confidence in Bro. D. Rheder, the retiring president, was passed unanimously. Coupled with this, Mr. Rheder was presented with an engraved gold watch, and the following address was read by the sec-

"We, the members of No. 4 Federated Association of Letter Carriers, take great pleasure in expressing our appreciation of the services you have rendered this association during the many years you have honorably filled the position of president.
"We feel at this time when you are

we feet at this time when you are retiring that an appreciation of these services should be shown you, and we therefore take great pleasure in presenting you this watch, which we trust will give you as good a service in the years to come as you have in the years to come as you have rendered this association."

injured workman; today 96 per cen s paid to him.

Supports Referendum "Four years ago we had a referen-dum in the Province of Ontario on Labor Party in the County of South the question of prohibition. The Waterloo, K. K. Homuth, said: "It Liberal party today stands for a referendum, as does the U F O. The Labor party and the Conservative when members stood up and called referendum before the people in 1920. when the referendum shall be held.

C. T. Croh, Farmer, in seconding the Labor candidate for the riding of South Waterloo at the next provinci election, referred to Lloyd George, and today without one of my pledges from chin down. "It does matter broken and we are in the happy whether you measure Karl Homuth

> nomination was declared losed amid prolonged cheers and

Edgar Watson, M.P.P., U. F. O representative of North Victoria and Alberta, said: "The time has passed when politicians can get on the platform and flimflam the public. business of the province has been carried on more in the interests of the people than in any other parlia-ment before in the provincial Legis-Lauds Drury."

"There never was an occupant of the premier's chair in the provincial Legislature whose magnificent ability to handle the house and deal fairly with the man on the land than Mr. E. C. Drury. I would say also that there is today a more severe system

"This government is the first to say to the practical man 'put the money in the account where it ought to go.

The provincial finance department has always before had its finger in

partments than in any preceding

William Elliott, M.P. of South Waterloo, stated that much criticism was heard of the Drury government but because the papers reason antagonistic the other side has not been heard. "Within the next two months E. C. Drury will have his say and the people of the prov-ince show their judgment in no uncertain manner," he declared. Mr. Elliott announced that a bill

per cent of the cost of the

Official Statement Issued From Residence of Bonar Law.

Associated Press Despatch. London, April 16 .- "The prime minister has no intentions whatever of resigning," said a statement issued last night from No. 10 Downing street, the official residence of Andrew Bonar Law.

This constituted the government's reply to statements in several of the Sunday morning newspapers, which the government could not allow to pass unchallenged. This official denial, however, it is generally agreed in political circles, does not affect the situation as indicated in despatches ast week-that Mr. Bonar Law's retention of office depends upon his health.

Undoubtedly the premier intention of relinquishing hold if his health will stand up under the continued heavy strain of office. When he assumed the premiership, Mr. Bonar Law frankly said his retention of the post would depend entirely on his health, and official denials such as that issued today, it is believed, will not influence public opinion, which been almost universal sin week's happenings in parliament that if the government is to survive it must be greatly strengthened and premier's physical condition repidly improves he cannot wield the necessary driving power to earry on the administration in the of the capable and alert oppo

May Reconstruct Ministry. The premier still has three months efore him in which he may reconstruct his ministry without the ne

struct his ministry without the necessity of new ministers having to run the gauntlet by elections, and this is an important factor, considering the general dissatisfaction caused by the government's complete inertia in connection with the Ruhr trouble and home problems, like unemployment, housing and the labor disputes. The fate of the ministry probably largely depends on the nature of the argely depends on the nature of the udget statement Stanley Baldwin, hancellor of the exchequer, will be able to present. A popular budge would be a great asset to the govern ment. Failing that the government's chance of survival is considered to be small, unless a reconstruction would bring back Austen Chamberlain, Lord Birkenhead, Sir Robert S. Horne, and others of the late coali-tion government. The die-hard sec-tion of the Conservatives which engineered the revolt in the coalition against David Lloyd George still is strongly opposed to this solution and should it succeed in preventing it, and Mr. Bonar Law should find himself, owing to bad health, compelled to retire, two names are being promntly mentioned as his

Lord Curzon and Mr. Baldwin, Baldwin Is Favored. Lord Curzon's aloofness and imper ious manner are considered as not being calculated to make him a suc-BISHOP FALLON TO DELIVER ADDRESS BY RADIOPHONE

Tillsonburg, April 16.—His Lordship Bishop Fallon of London will broadcast an interesting address on Monday evening from 6:30 to 7:30 p.m. from the local station 10 A J at the home of Mr. W. C. Coloff, Lisgar avenue, following which he will administer the sacrament of confirmation of St. Marvis Church

Names of Four Candidates Mentioned As Likely Tory Standard-Bearer.

LIBERALS CONFER

Mass Meeting To Be Held Wednesday For Organization of City.

Special to The Advertiser. Sarnia, April 16 .- Local Conservatives gleefully touting through the olumns of a London newspaper a report that the local Liberal Association intends to lie down in the forthcoming provincial convention would have received a series of sho they witnessed the spirit which pre-vailed at a confab of the prominent Liberals of the city in the Young Liberal Club at the week-end.



DANIEL SWAMIDOS. prominent Y. M. C. A. worker in India, who will address the Collegiate students and businessmen of London

a decision to hold a mass Liberal gathering on Wednesday next to organize the city. At the present time, while there is a county organization in existence, there is no city body. This will be remedied.

The feeling at Saturday's meeting

chances would be bright and he would be backed to the limit. The fact that the Conservatives have not a single strong personality to place in the field was not lost sight of, while it is known that Mayor Thos. H. Cook, of Sarnia, a prominent Liberal, would be the hardest man in Lambton to

On the other hand the local Con sed between four, with the favorite for nomination, Peter McGibbon, a local druggist who claims right of nomination from a point of view of service to the Tory cause locally. There is a determined effort on the part of a section to tout Wilfred S. Haney aged 23, another section favors Johnston MacAdams, and still another, R E. Lesuer, father of the dominion

Squabble Predicted.

The biggest family squabble in conservative history in West Lambon is prophesied, when that body calls convention. Meanwhile the West Lambton

Young Liberal Club executive is in charge of Liberal operations until the city association is formed on Wednesday, when permanent officers will be elected. Silas Miller president of of the county association, J. R. Donahue, president of the Young Liberals Club, Mayor Thos. H. Cook, John Hayne, C. H. Belton, J. B. Pardee, Ald. G. A. C. Andrew, and Ald. Geo.

FRED LANDON ADDRESSES THEOSOPHICAL SOCIETY

Fred Landon, public librarian, gave

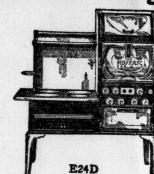
Lincoln" before the Theosophical ciety in their hall on Dundas str Sunday evening.

Many citizens not members of Fred Landon, public librarian, gave society attended. The audience van interesting address on "Abraham a large and appreciative one.

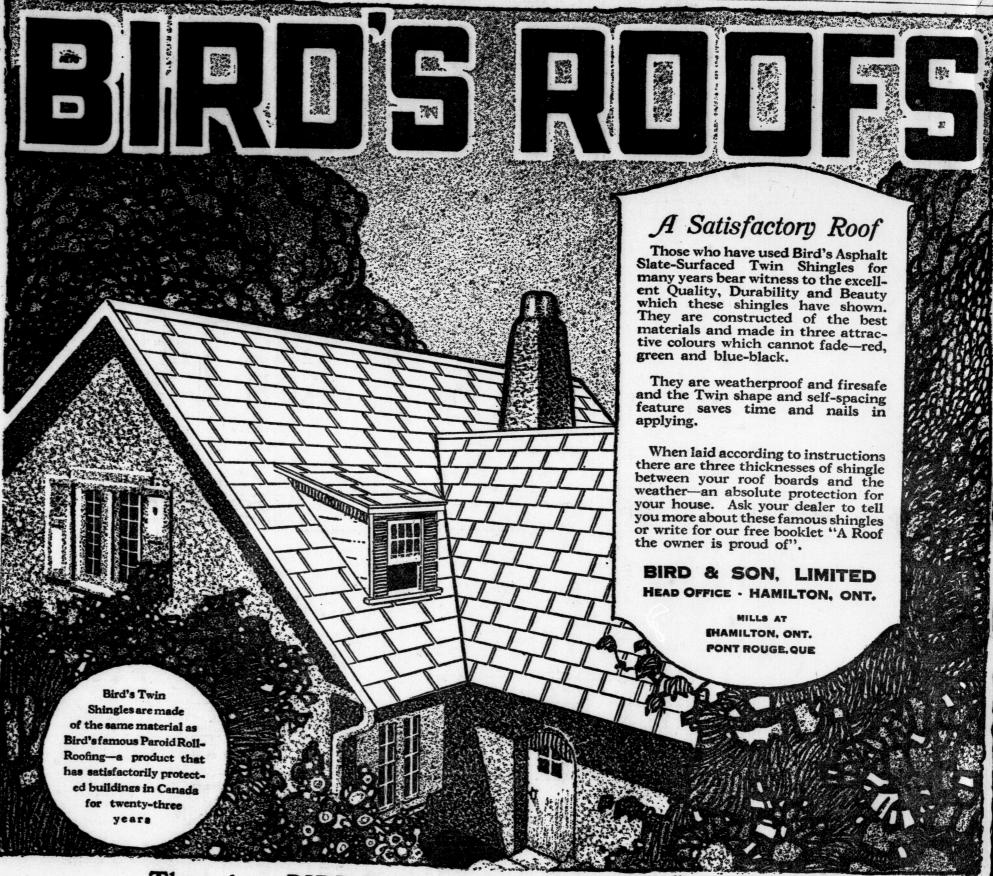
The Newest Electric Range

is, of course, a Moffat-the 1923 model. It has many improvements that will bring joy to women. Fast heating, indestruct-ible elements; a porcelain enameled one-piece oven; switches that turn either way; drip pans under the burners; finished in black or handsome grey porce-

See your electric dealer for literature or write Moffats Limited Weston.



The feeling at Saturday's meeting was not only that a candidate should be placed in the field, but that his



There is a BIRD Dealer in your town—Look for his name

DIRE	BELLEN		Jour co
RIKD	DEALERS	CottamConklin Planing	Hespeler L. Grill
TOWN	DEALER		HepworthW. Kreutzwei
		ChesleyEric Graham	- C - C - C - C - C - C - C - C - C - C
Alisa Craig	Ailsa Craig Farmers.	Camiachie L. A Dennie	IldertonS. R. Prebble
	Co-operative Acc'm	Clifford Hillhouse & Mc	Ingereall
Alvinston	D. J. McEachren Son	lead	B. SCOLL
	G. I. Carker & Co	DashwoodD. Tieman	InwoodJohnston & A
Appin	W. R Stanbancon	Deini H. S. Morgan	Johnston & A
Arkona	Otto Schmidt	DresdenDresden Hdwe.	Immonlata
Aylmer	Paterson Bros	Clark & Wilcon	InnerkipHenry Gustin
Auburn	Hill Howe Co	Dublin W. Hill & Co	Jarvis E. T. Carter
Atwood	John Roger	DuttonW. Saunders	KerwoodA. Woods
Baden	John L. Forler	I.R. Crowfood Pas	KincardineMacKenzie Hdwe.
Belmont	F I Grant	Dorchester (). H Movley	
Blenheim	T. C. Warwick	DurhamCross & Suther-	KitchenerWolfhard & Co.
Bothwell	Bothwell Mfg. Co.	land Udaya	Jacob Kauffm
	Colin Poid T	Embro W. C. McClare	Limited
	Colin Reid, Jr. & Bros.	EssexNaylor-OsborneCo	W. J. Hall & Son
Brantford	OntarioGypsumCo.	Limited	Nomoka
	Weterson Co.	ExeterW. J. Heaman	KirktonJ. C. Moore & S
	WaterousSupplyCo.	ElmiraM. Weichel & Son	Nippen W. F. Rutt
	The Ingleby-	ForestWm. Lawrie	Leamington Lendon & Cools
	Taylor Co., Ltd. Avey Lumber Co.	GaltGalt Roofing Co.	Listowel Robert Oliver, L
Brigden	W. H. Smith &Son	Giencoe W M C.	LucknowLucknow Hdwe
Brownsville	I Cook and a Son	GoderichFred Hunt	Cool Co I to
Brussells	Amont B	Goderich Planing	Lucan los Hodeine & C
Brucefield	W. Scott & Co.	Mills	Wierin
Burgessville	H. H. Dennisc	Granton A I Classical	WillvertonB. N. Planing Mi
Blythe	Colin Fingland	Guelph Penfold Udana e.	MitchellWm. Eizerman
C	Colin Fingland	Guelph	MonctonM. E. Bettger &
Cayuga	Murray Hdwe.	2	Widulit Drydges Longfield Rece
Cunton	Hawkins & Miller	Lumber Co.	WILLIAM WIN MCKALLO
Corunna	J. T. Locke	GorrieR. N. Carson	Mount ForestE. Murphy
Courtwright	W. A. Cathcart	HagersvilleD. B. Martin	Wieldourne Pettit & Down
	J. W. James	Hanover Cross & Sutherland	MildmayLiesemer & Kal
Courtland	John House	HarristonJohn Hows & Son	fleisch
Chatham	Sarvice, Limited	C Richardson 9. C.	New HamburgJ. J. Berger
Crediton	J. G. Young & Son	Hensall Bontheon & D.	NorwichF. C. Bishop
	Ed. Beaver	Highests D. T. T. Walle	Northwood Clifford C Hale
Comber	John Gotabe	P 5. 0	LiewburyCecil T. Dohhun
		. W. Scott	Oil SpringsVanTuyl & Fairbar

LONDON DEALERS:

Otterville Parkhill Paris D. Sinclair Petrolia Preston . Port Dover Palmerston ing Mills Port Elgin Port Lambton ...Hargroave & Doan Port RowanW. Howey Port Stanley . J. H. Burke Ridgetown Ruthven T. H. Wigle Scotland Seaforth Sebringville W. R. Cutting 2 Co Strathroy St. Mary's South Woodslee .. Conklin Planing Mills Sarnia Hdwe. Clinton Young Springfield

Owen Sound Creeper & Griffin Tavistock R. H. Holmes Brewer & Harrison Thamesville .J.J. Kerr & Co.Ltd. Geo. M. FischerA. G. AndersonA. R. Wright & Son Thedford Tilbury ...Palmerston Plan-James H. Kenn edy L. O. Charlesworth Tilsonburg A. D. A. Campbell W. H. Goodhue Waterford Wallaceburg. Duncan Munn Watford Melvin Halliday Geo. A. Sills &Son Waterloo Sebringville Hdwe. Wallace Anderson .Hargroave & Doan B. O. Parker & Co. Wingham St. Mary's Hdwe Co. Limited J. R. Myers & Son Windsor Woodstock Wyoming J. A. Aitchison Walkerville McGibbon, Ltd. Wiarton Woodham The Davey Howe. Co., Limited

.Chas. Klein & Son ...Donaldson & FraserChas. Hubbell E. S. Hubbell & Son ThamesfordJ. W. Brock ...D. L. Scriven Richardson Lumber Co. Scriven Hdwe. ...Pow & Wilcox Shannon Bros. W. J. Hermiston ...R. S. Robinson ..Wallaceburg Lumber Co. Zavitz Hdwe. Co. N. B. Howden Est. John McKercher .M. Weichel & Son ..McKillop & Ferguson Allan Lynn .J.C. McLean Lumber & Coal Co. H. J. Gould .Fred W. Karn John A. Rice & Son .Walker & Sons, Ltd Hunter Hdwe. .Frank McNaughton F. Z. Kalbfleisch

COWAN HARDWARE LIMITED DYMENT-BAKER LUMBER CO.

L. H. MARTYN & CO. LIMITED CLATWORTHY LUMBER CO. WALTER SCOTT @ SON

All Bird & Son Products COWAN HARDWARE CO. LTD.