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LONDON, SATURDAY, OCT. 12.

THE SUPPLY OF CAPITAL.

In view of the prevailing stringency in the world's chief money markets, economists have been investigating past demands for capital, speculating as to the future, and making some interesting comparisons.

The London Statist, an influential journal, finds reason to hope that the next few years will see in England a much larger amount of capital available for productive uses than there has been for some little time past. According to careful estimates three and a half billion dollars have been wasted during the past seven years in two big wars, and it is calculated that during the next seven years, if no such waste occurs, and other things being equal, an amount equal to that indicated will be available over and above the sum which, in that period, will have been devoted to more productive uses.

Of the total issues of capital in Great Britain from 1897 to 1904, it is estimated that at least \$2,175,000,000 was on account of railway capital, government and municipal debt. To this amount may safely be added \$2,700,000,000 as issues of capital by joint stock companies, making a total for these objects alone of nearly \$5,000,000,000 during the seven years.

In these figures, it should be explained, are not included the amounts swallowed up by unproductive joint stock projects. Great Britain is not, of course, the only country where the custom of large borrowings for municipal purposes prevails. It is estimated that during the six years ending with 1905 German provincial and municipal loans have alone absorbed fully \$516,000,000. All this is apart from the great activity in joint stock enterprises in both Britain and Germany.

A French economist, M. Leroy Beaulieu, estimates the annual savings of the world available for investment in securities at about \$2,400,000,000. To the United States he assigns \$800,000,000, to Great Britain \$400,000,000 (the amount assigned by the Statist for outside investments alone after making provision for certain anticipated demands at home), to France and Germany \$300,000,000 each, to Belgium and Holland \$140,000,000, to Austria-Hungary \$160,000,000, to Russia \$160,000,000, to Italy \$60,000,000, to Spain and Portugal \$50,000,000, to Scandinavian countries \$40,000,000, and various smaller amounts to other European countries. The demand for capital represented by new security issues in 1906 is estimated by M. Beaulieu at \$3,250,000,000. The excess of which amount over that saved, he thinks, accounts for the present hiatus between supply and demand.

If, as the Statist believes, the demand for capital by the British Government, municipalities and railway companies should prove much lighter in the immediate future than during the last seven years, the amount of capital that will be available in Britain alone for investment in colonial and foreign countries will in seven years probably amount to about \$2,925,000,000, or an average of a little over \$400,000,000 per annum. To these savings may be added the almost uninterrupted stream of French accumulations, which were largely diverted to unproductive investments in Russian Government bonds during the Japanese war. These would make available an immensely greater fund in the near future for new enterprises than has been the case in recent years.

Until the situation becomes clearer, however, it is questionable whether it would be the part of wisdom to discount on the stock exchanges this increase in the world's capital resources, seeing that, under the most favorable conditions, some time must elapse for the accumulation of new stocks of capital, and at any moment unlooked-for events, such as the outbreak of a great war or a catastrophe, such as overtook San Francisco, might occur that would cause the absorption unproductively of large amounts. M. Beaulieu is of the opinion that for several years to come there will continue a strong demand for capital, and that the rate of interest will advance. He further believes that the high rate will stimulate economies in industry and that important benefits will follow. There is, of course, the possible danger, of the scarcity of capital becoming so great as to cause suspensions by important industrial enterprises and thereby shake confidence. In such an event a period of stagnation would follow, during which, and until a new development of confidence and industrial activity manifested itself, interest rates would go down.

THE INFLUX OF HINDUS.

Another shipload of Hindus has arrived at Vancouver. One hundred of these poor creatures were deported for having no money, or being physically unfit, but there was no law to keep out the others.

The Asiatic problem in British Columbia relates to the Hindus more than to the Chinese or Japanese. The Chinese have been almost shut out by the poll tax, and can be barred entirely if necessary. Emigration from Japan to foreign parts is discouraged by the Japanese Government, and there is every likelihood that an effective check will be put upon the movement of Japanese from Hawaii to this country. But the Hindus are British subjects, and claim the rights of British subjects on British soil.

Here, at least, there is no room for partisanship in this country to badger the Ottawa Government. The attempt to shift all the opprobrium of Asiatic immigration upon the Government is grotesquely unfair in view of the imperial considerations which are created by the influx of Japanese and Hindus, especially of Hindus. Harsh treatment of British subjects from India cannot be reconciled by Canadians with imperial sentiment and imperial obligations. A blow struck at Hindus by Canadians might react seriously upon British interests in India. We must take the drawbacks of Empire with its advantages. If some way can be devised to prevent or restrict immigration from India, without jeopardizing imperial interests, that way ought to be found, but it is too delicate and perplexing a question to be made a party football of.

DEMAND FOR BETTER RAILS.

It seems to be now generally agreed that a large number of so-called "unavoidable" railway accidents in the United States are caused by defective rails. Thus far the only result of the demand on the part of practically every railway company for better rails has been the appointment of a joint committee of experts by the leading railway corporations and the steel manufacturers to decide on a new type of rail calculated to withstand heavy traffic, but this committee has dispersed without reaching an agreement on the chief point referred to them for consideration, namely, the chemical composition of the ideal rail.

The difficulty seems to be that while the railways demand a rail high in carbon and low in phosphorus, the manufacturers claim that such a rail cannot be produced by the Bessemer process, which is chiefly in use in rail manufacturing. A low-phosphorus rail can be obtained from the open-hearth process, but there are so few of such plants that not above 10 per cent of the rails produced in the country can be turned out on this basis. To change from the Bessemer to the open-hearth system will require time, and meanwhile the railways must wait for a better quality of metal and the traveling public for greater safety.

It is claimed by railwaymen that there is one way by which an improvement in railways might be effected without much delay. The tendency of the manufacturers to use too much of the original ingot in rolling rails, it is alleged, is one of the chief dangers in modern rails. It is necessary to trim off part of the ingot to rid it of the soft, imperfect metal that gathers there. Should any of this soft part be left in forms, in the process of rolling, a cone-shaped core, at the end of the rail, the latter being thus weakened at the joint, the result being breaks, derailments and consequent disasters. To make sure that none of the soft metal is left, railway men demand that at least 25 per cent of the ingot be trimmed before rolling, while the rail manufacturers claim that 10 per cent is ample. Nor will they listen to the statement that microscopic examination of new rails has disclosed that defects exist in rails made from ingots with the 10 per cent trimming.

The railway companies are being urged to persist in their agitation for better rails, even if they have to pay more for them, and it is not improbable that if they and the manufacturers do not soon reach an agreement Congress will be asked to set a standard that will result in materially lessening the danger of railway travel.

Dr. Beattie Nesbitt's haughty indifference to a \$9,000-a-year job is another proof of his intrinsic greatness. Dr. Nesbitt, who left politics for his health, says his job is a sinecure. It appears to have been a rest cure also.

Britannia recovers the blue ribbon of the Atlantic on the New York route, but Canadians pin their faith to the All-Red.

Kipling has been making speeches and granting interviews at lib. in Canada. The climate can't be so bad if it thaws Kipling.

When the Emperor Francis Joseph is ill his polyglot Empire shivers with apprehension. He is the linch-pin of the dual monarchy.

In Woodstock they rang the town bell when a lost lad from London

strayed in. The inhabitants are no doubt grateful for a little excitement.

The remains of Cassie Chadwick are to be laid at rest near her humble girlhood home in Oxford County. This woman's life story would have seemed a wild improbability in a work of fiction, or a stage play. There is nothing so strange as fact.

NEVER SUSPECTED.

[Judge.]
"Why," he asked, "do girls like so much to display diamond rings on their engagement fingers?"
"Well," she replied, as she carelessly twirled the jewel on her third finger, "you know there is nothing like a shining example to stimulate one when he has a purpose in mind."
When she had time to speak again she cried: "Oh, Fred, I hope you don't think I was trying to throw out a hint. I never suspected that you cared about me at all."

IN FAIR COMPANY.

[Youth's Companion.]
Robert Browning once found himself at a dinner at a great English house sitting next to a lady who was connected with the highest aristocracy. She was very graciously inclined, and did her utmost to make conversation.
"Are you not a poet?" she finally asked.
"Well," said Browning, "people are sometimes kind enough to say that I am."
"Oh, please don't mind my having mentioned it," the duchess hastened to say, with the kindest of smiles. "You know Lord Byron and Lord Tennyson and others were poets."

MORE ABOUT JONAH.

[Philadelphia Ledger.]
The teacher in the Sunday school asked, "Who was it swallowed Jonah?"
"I dunno," giggled Willie.
"Bobbie, can you tell me who swallowed Jonah?"
"You can search me," said Bobbie.
"Tommy," who swallowed Jonah?" asked the teacher, a little severely this time.
"Please, ma'am, it wasn't me," said Tommy.
"Well, I declare!" said the teacher; then, turning to the new boy, she asked, "Johnny, who swallowed Jonah?"
"I'll bite," said Johnny. "What's the answer?"

"MOTHER."

[James Whitcomb Riley, in the October Century.]
I'm gettin' old—I know—
It seems so long ago—
So long since John was here!
He went so young—our Jim
'S old now 'most as him—
Close on to thirty year—

I know I'm gettin' old—I know it by the cold,
From time to time frost feet
Seems like—seems John was here—
Winters is more severe;
And winter I despise!

And yet, it seems, some days,
John's here, with his old ways—
Comes soon-like from the corn-
Field, callin' "Mother" at
Me-like he called me that
Even 'fore Jim was born!

When Jim come—[at how good
Was all the neighborhood—
And Doctor!—when I heard
Him joke John, kind o' low.
And say: Yes, folks could go—
"Pa" needn't be afraid!]

When Jim come—John says—
A-bendin' over his back—
And he's in the bed—
And he's in three—'s a
"Our little family!"
And that was all he said.

And cried 'jes' like a child—
Kissed me again, and smiled,
Cause I was agoin', too.
(And here I am again,
A-cryin' same as then—
Yet happy through and through.)

The old home's most in mind,
And joys long left behind!
Jim's little 'histin' crawl
Goes to the floor to where
John set a-rookin' there!
(I'm gettin' old—that's all!]

I'm gettin' old—no doubt!
(Healthy as all git-out!)
But, strange thing I do—I
Try so easy now—
I cry 'jes' anyhow,
The fool-tears wants me to!

But Jim he won't be told
"Mother," he gettin' old!
Hugged me, he did, and smiled
This mornin', and bragged "shore"
He loved me even more
Than when he was a child!

That's his way; but of John
Was here now, lookin'—
He'd shoredly know and see:
"But, Mother," 'spect he'd say,
"S'pose you air gettin' gray,
You're younger yet than me!"

I'm gettin' old—because
Our young days, like they was,
Keeps comin' back so clear,
At little Jim, once more,
Comes 'histin' 'cross the floor
Fer John's old rockin'-cheer!

Oh, beautiful—to be
A-gettin' old, I like me!
Hey, Jim! Come in now, Jim!
Your supper's ready, dear!
(How many, even now,
He looks and acts like him!]

THE DEAR GIRL FRIEND.

[Life.]
"Do you think that horrid story about Beatrice is true?"
"It must be. I heard it from her dear friend."

NOT INFALLIBLE.

[Pall Mall Gazette.]
Archbishop Murphy, of Tasmania (now in his 93rd year), at the age of 79 visited Pope Leo, who remarked: "Well, my dear brother, I suppose this is our last meeting in this world." The archbishop replied: "Well, for five years later his reverence was again a globe-trotter, and came up 'ever reminding' Pope Leo of his pessimistic utterance, and slyly added: "So, you see, you are not infallible, after all." This is said to have been one of the very few occasions on which Pope Leo laughed heartily.

COAL IN ONTARIO.

[Toronto Star.]
Mr. Gibson, deputy minister of mines for Ontario, says it has been known for thirty years that there is coal in the Abitibi district. It is a lignite, softer than bituminous coal, and crumbles easily, but Mr. Gibson sees no reason why it should not be used for manufacturing as well as for domestic purposes. The deposits have so far lain idle because the region was inaccessible, but this difficulty will soon be overcome by the extension of the Temiskaming Railway and the building of the Grand Trunk Pacific.

The extent of the deposits is unknown. If the coal is found in large quantities

You Owe it to Yourself

A man can't, in justice even to himself, go on spending for passing fancies as much money as would insure unworried comfort and contentment in his advanced years.

You need only stop to think quietly about this to admit that it would be better to go in for a systematic investment such as our Reserve Dividend Policies provide.

These policies comprise a Life Rate Endowment, a 20-payment Life Rate Endowment, a 20-payment 25-Year Endowment, and a 16-payment 20-Year Endowment, covering every possible requirement.

LONDON LIFE

Insurance Company,
London, Canada.

GEO. MCBROOM
Inspector

J. F. MAINE
Supt. Industrial Branch

relief is in sight for the Ontario householder and manufacturer, at a time when the price of anthracite is climbing up to \$8. The deposits should not be allowed to fall into private hands, but should be worked by the Government and distributed by the Government railway. A little foresight shown in this matter today may save a world of hardship in the future.

DUIDS.

[Denver Republican.]
What maketh the purses to go flat?
Duids.
What must be new, from shoes to hat?
Duids.
What, when the world in hoarsh and rough,
Can ward off many a kick and cuff,
And help to make a winning bluff?
Duids.

What maketh maid and dame to smile?
Duids.
Let gorgeous clothes each frame surround—
Away with fame—we'd be well gown'd!
Let Fashion's college yell resound—
(Now, all together, please)
DUIDS!

HER ANXIETY.

[London Sphere.]
A young wife of Bristol said to her husband one night: "My dear, there is a gentleman in the parlor. He wants to speak to you."
"Who is it? Do you know?" the husband asked.

"Hugged me," said the wife, "you must forgive me, but that cough has bothered you so much of late, and though spring is coming on it still clings to you, and oh! if you knew how worried I've been about you!"
"And she threw her arms around his neck. "What would I do if I were to lose you?" she moaned.

"Come, come," said the young man, patting her shoulder tenderly, "men don't die of a slight cold. So you've called in the doctor, eh? Well, I'll see him gladly if it will make you feel easier. Which one is it? Squills?"

"It isn't the doctor, dear," was the answer. "It's the life insurance agent."

NO REST AT SEA.

[Milwaukee Sentinel.]
The old days when an ocean voyage meant complete rest and relief from business and other worries have passed and gone. A cruise today is a hazardous undertaking. No sooner is he out of sight of Sandy Hook lights than he gets a wireless message conveying the glad tidings that his wife has fallen down stairs and broken her leg, and through this beneficent invention he is kept constantly in touch with the stock market, the baseball situation and any other line of endeavor in which he happens so to be interested. A daily paper is published aboard ship which contains not the news of the ship, but the news of the world. The old recreation of betting on the distance to be traveled by the vessel is replaced by betting on the races at Sheepshead or the result of the last ball game.

MADE FOR EACH OTHER.

[Chicago Tribune.]
Man and woman are like two shells of the oyster—they were made for each other. A crusty old bachelor, hearing that his friend had gone blind, said: "Let him marry, and if that does not open his eyes, nothing else will." But that sneer has been confuted by the experience of many blind scholars, like Lord, famous poet on bees, and Fawcett, political economist at Cambridge, and England's most famous postmaster-general, whose highly-qualified wives were eyes indeed to their husbands.

Many men think they are self-made who really are marriage-made. Napoleon won his greatest victories while Josephine was his wife and while he loved her. When our country's interests hung in the balance at Valley Forge, Martha Washington hastened to her George and urged him on to victory.

Whether a man shall be made or married in marriage depends altogether on his choice of a wife.

An Ever-Increasing Saturday Night---7 to 10---Trade

If you are not already one of the regular week-end shoppers at Chapman's, you have not yet learned fully the meaning of the word "economy." Each Saturday night we put on week-end needs at values that are supreme for their lowness. The established assurance that in this store "a bargain is a bargain" in the fullest sense of the word, adds greatly to the importance of this Saturday night announcement.

A Grand Kid Glove Leader Tonight

Kid Gloves of the highest excellence in material and workmanship and well known for their standard worth are offered at prices that provide a big saving. Here's a grand leader for tonight: Ladies' Short 2-Clasp French Kid Gloves, Penney's make, fitted and guaranteed, in black and colors. Every size. Worth \$1.25. On sale tonight, per pair..... \$1.00

THREE BLACK SILK SPECIALS TONIGHT

Guaranteed Black Taffeta (Noblesse), 21 inches wide, Italian dyed, fully guaranteed. A special at, per yard 88c
Black Beau de Soie, a Silk recommended for dresses, coats, etc. Usual 85c value. Special at, per yard 67c
Black Taffeta Silk, nice heavy quality, yard wide. Regular \$1.25 value. Special at 89c

It Is Time To Buy Winter Coats

Ladies' and Misses' New Winter Coats, ¾ length, made of fancy tweeds and golf cloths, light, medium and dark colors, double-breasted and fly fronts, broad-shouldered effect, full sleeves and cuffs, velvet and self collars. Special tonight..... \$8.50

BARGAINS ON SECOND FLOOR

Ladies' Tailor-Made Suits, black chevrons and fancy tweeds. Were \$12.50 to \$16.50. To clear at \$7.85

Children's Tweed and Kersey Long Coats and Blue Reefers, ages 5 to 10. Special tonight \$1.50

Ladies' Moirette Underskirts, navy, gray, green and brown. A handsome petticoat tonight \$2.25

Mink Marmot Throwovers, 55 inches long, satin lined. Special \$6.00

Colonial Muff to match, trimmed with head and tails. Special \$8.50

Eight only, Natural Sable Muffs, full size, and ruffs to match. Choice \$7.85

Boys' Heavy Ribbed Wool

Stockings, double heel and toe, all sizes, ¾ to 11, for big boys. Worth 50c. Tonight 40c

Boys' Heavy Fleece-Lined Cotton Stockings for better-weather wear. Worth 35c. At, per pair 25c

Ladies' Plain and Ribbed Cashmere Hose, spliced heel and toe. Special tonight 35c

Children's Felt Tams, special tonight at 25c, 35c, 50c and 75c

Children's Brown Leather Tams tonight 75c

Ladies' Black Parasols. Just the thing for the rainy season now on. Worth \$1.25. Tonight 89c

Lithographed Cushion Tops; 25c ones tonight for 15c

Ladies' Union Ribbed Vests and

Drawers, in natural and white, full weight, winter garments, that are extra special at 50c

Flannellette Night Gowns, cream, pink and white, tucks and embroidery. Tonight 75c

Striped Flannellette Night Gowns, good full cut, lace on neck and sleeves. Special tonight 30c

Children's Fleece Vests, 1 to 4 years. Tonight, 2 for 25c

Children's Fleece Drawers, 1 to 10 years. Tonight 19c

Lace Collars and Cuffs, for trimming cloth waists. Were \$1.00. Tonight 50c

Fifty-Cent Tan and Gray Leather Belts tonight 39c

BUSINESS REPORTS

OF BRADSTREET'S

Financial Conditions in All Centers From Coast to Coast.

Montreal, Oct. 12.—Montreal trade reports to Bradstreet's say: General trade holds a good steady tone here. Wholesale and retail goods are moving well, and the outlook is considered cheerful. There has been but little change in money market conditions, and banks are still exercising considerable caution in the matter of loans.

Conditions in this respect are not as bad as they were a month ago, but there is little hope of any marked relief until well to the end of the year. Wholesalers report a good trade in all lines. Drygoods men report that the buying of winter goods has been heavy. Retailers, however, have been cautious, and have not taken on unusually large stocks. On this account expectations favor a good sorting trade. The prevalence of high prices has also acted against buying.

At present, values hold firm, and on account of the slowness of deliveries wholesalers are inclined to advise retailers to in some lines anticipate their wants. Woolen, silk and linen goods are exceedingly firm. In hardware there is an excellent movement of sporting lines and builders' hardware continues fairly active. Grocers report a good business from all parts of the country. Sugars are steady to firm. Teas and all canned goods hold very firm. Leather is brisk and leather shoes is fair. Leather is quiet, with a moderate demand. Hides have an easy tone. Exports of dairy products are still light. Those of grain wholesale show a considerable increase over last year.

On the Coast.
Vancouver and Victoria reports to Bradstreet's say: Trade here is affected by two disturbing factors—the tightness of money and the scarcity of labor. The latter is responsible for some delay in the carrying out of intended railway extension and in the general industrial work of the province. Wholesale and retail trade command fair going is brisk and collections are generally fair. A big business is being done by the transpacific and the coast shipping companies. There is some complaint about the slowness in the deliveries of some lines of drygoods.

No Change in Quebec.
Quebec: No change is noticeable in the trade situation from that of the past week. Damp weather is still exerting a pernicious influence on the trade of the province, and country roads are in a bad state. While the immediate outlook is not overencouraging, storekeepers as a rule are buying cautiously. Country produce is high, and a further advance is expected.

Active Here.
London reports to Bradstreet's say the general movement of trade there continues fairly good. Fall lines are in good demand, and the outlook for winter trade is satisfactory. Country trade is quiet, but collections are generally fair. Local industries continue active.

Hamilton reports to Bradstreet's say both wholesale and retail trade is doing a fairly good business at the present moment. Shipments of wholesale goods are heavy. The demand for winter drygoods is fairly heavy and the trade outlook is considered satisfactory. Country produce is slow coming in and prices are firm.

Ottawa reports say general trade holds moderately active here, and the

Our Rough-Dry System

RETURNS YOUR CLOTHES READY FOR IRONING.

Our Rough Dry System has filled a long felt want. We relieve you of the heavy burden of "blue Monday" by washing and starching. You only do the ironing. We charge a reasonable price—and you save a possible doctor's bill for a cold so easily caught on wash day.

ROUGH DRY LIST:
NO BUNDLE TAKEN FOR LESS THAN 35 CENTS.

	Cents.		Cents.
Colored Shirts (no starch)	5	Chemises	3
Ladies' Shirts	5	Pajama Suits	8
Boys' Shirts	3	Child's Pants	8
Night Shirts	4	Child's Suits	2
Night Dresses	4	Kimono	5
Child's Night Dress	2		
Child's Dress	3	Napkins	1
Child's Night Shirt	3	Table Covers	4
Union Suits	6	Table Covers, large	6
Drawers	3	Sheets	3
Ladies' White Skirt	6	Sheets, Flannellette	5
Ladies' Overskirt	10	Pillow Slips	2
Child's Skirt	3	Towels, Hand	1
Aprons	2	Towels, Bath	3
Corset Cover	2	Towel Roller	2
Socks, per pair	3	Bed Spread	10
Handkerchiefs, Silk	3	Handkerchiefs	1
Cotton Undershirt	3	Booster Covers	3
Wool Undershirt	4	Dresser Covers	3
Cotton Underdrawers	4	Dollies	1
Wool Underdrawers	4	Rags	1
Undervests	2	Tray Cloths	1
Wrappers	8	Stair Cover, per yard	5
		Quilts	25

Wagons in every part of city. Ask a driver for lists. Telephone 559.

Parisian Steam Laundry

quantity of ungraded wheat is likely to be large, threatening rumors from some districts show a very excellent quality of grain. Country trade is fair, but collections continue on the slow side. The difficulty which business generally have in the obtaining of credit is affecting business in all directions. Values of grain and all country products hold firm.

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SHOCKS FOR CANCER

Physician Discovers Method for Successfully Treating Dread Disease.

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