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facility to give the best

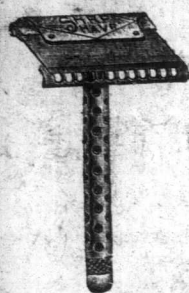
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160 Colborne St.

PAY LESS HERE

Savings



TRAORDINARY VALUE
SAFETY RAZORS—This
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or as good as any new
metal handles electrically
dried and hardened blade.
day only forty-two cents.

GOOD GARDEN RAKE

smooth, full malleable blue,
er finish, brace head, regu-
length handle.
day only, nineteen cents.

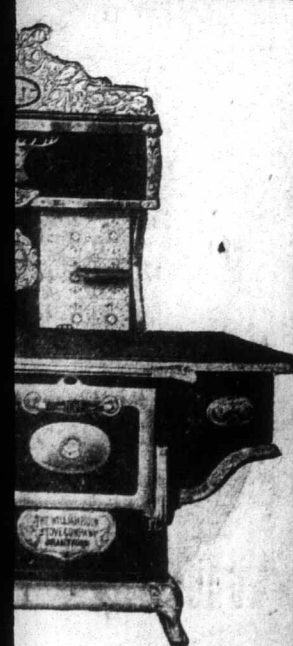
DRIVE IN NAIL HAM-
S, made of solid steel, fine-
ished, standard size, regu-
weight, good handle.
day only thirty-seven cents



SPECIAL IN FOOD
PPERS—The well known
Comfort; fully guaran-
capacity 2 lbs. per minute;
ete with four cutters; no-
better made.
urday only one nineteen.

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th Phones 480



HON. MR. WHITE'S VISIT WAS ONE OF MUTUAL PLEASURE

(Continued from Page 1)

chancellor of the Exchequer, at his
official residence in Downing street.
He found his financial views were
largely shared by Mr. Lloyd George,
the only difference between them
seemed to be a difference of salary.
But then, no doubt Mr. Lloyd
George's abilities were in a ratio to
his stipend, (laughter and cries
shook). Briefly, then, the consensus
of expert opinion seemed to be
focused on the following causes for
the world wide stringency.

First, they probably all knew the
last few years had witnessed a tremen-
dous industrial expansion in the
world over. Great Britain, her-
self, had been unusually prosperous,
her trade returns reaching record
proportions. This was also true, al-
though perhaps to a lesser extent, of
France, Germany and other European
countries. Then the United States and
Canada had been unusually prosper-
ous also. Canada, two years ago had
a total foreign trade of \$800,000,000.
A year ago of over \$1,000,000,000 and
this year indications were that this
figure might even be exceeded.
South America also had been ex-
panding at a phenomenal rate.
The Argentine and Brazil, es-
pecially, increasing their trade
by leaps and bounds. Then there
was the Orient. It was only a generation
or so ago that Japan was
looked upon as a semi-barbarous
country. To-day it was a world power
and now signs were not wanting that
China, the sleeping giant of the cen-
turies was awakening to her great
possibilities. Now this phenomenal
growth of the world's trade meant the
calling for large sums of money to fi-
nance the various new enterprises
called into life and activity and Great
Britain and other centres of Europe
as the bankers of the world had had
to call up all their resources to meet
these demands. Of course, there was
the annual adding to the world's
wealth of some \$500,000,000, repre-

sented in the production of gold. Part
of this gold, however, went into the
arms and was a very grave question
whether the gold production to-day
was keeping pace with the business
expansion of the world and as they
all knew to have sound finance, gold
must bear a certain ratio to credit on
which the business of the world was
transacted.

Another prime factor in the money
stringency was contained in the re-
grettable war waste. Some twenty
years ago, it almost looked as though
the dream of universal peace was at
last to be realized. But then came
the rude awakening. First there was
the Spanish-American war, to be
closely followed by the sanguinary
struggle between Britain and Boer.
Then came one of the most dreadful
and costly wars of modern times
when Russians and Japanese came to
 grips. As if that were not enough Tur-
key and Italy had to resort to hostil-
ties, there was the little scrap in Mor-
occo and only now they were emerg-
ing from the Balkan war clouds—a
war which at one time threatened to
engulf the whole of Europe. These
wars meant the absolute waste of bil-
lions of treasure. They also destr-
oyed confidence resulting often in the
hoarding of money and the natural
curtailing of credit as a consequence.

Then another reason for the tight-
ness of money was to be found in the
feverish anxiety of the great powers
to strengthen their forces on land and
sea. Why Mr. Lloyd-George had in-
formed him that this year Great Brit-
ain would expend on her navy, and
he hoped he wasn't treading on dan-
gerous debatable ground when he
talked of the navy, because he was
not there to talk of anything sav-
ing of politics (laughter), a great
sum than was expended on all the
navies of the world. Great Britain
herself included thirty years ago.

Now these were some of the rea-
sons why "money was tight" and why
credit was being contracted and short-
ened. The financial powers had been
obliged to call a halt till conditions
again became more nearly normal.
Then and not till then would money
become easier.

However, there were signs that
there was already a "loosening up."
Personally he was glad to be able to
tell them that Canada had come
through the stress and strain as well
or perhaps even better than most
other borrowing countries. Her credit
in Great Britain stood very high and

here he took occasion to severely
condemn the wild-catter and his
schemes, many of which had been
floated on the London market to the
great detriment of the country. And
the reason that Canada's credit stood
so high was that "basically she was
sound." She had a wealth of
high class agricultural lands, ten per-
cent of which only had been as yet
touched in the West. She had great
mineral wealth, forest resources
which with intelligent conservation
were practically inexhaustible and
she had fisheries unsurpassed in the
world. It was these basic assets
which placed her in such a proud po-
sition to-day and which enabled her
to maintain her credit so well in a
period of world wide depression.

Mr. White referred to the record
harvest this year in the West and to
the pleasing fact that the banks
were providing the money with
comparative ease for the marketing
of the grain, showing that Canada's
financial system was in a healthy
and elastic condition. He referred
to the value of intensive farming
and stated that it was only a ques-
tion of a few years when the pro-
duct of the farms in Ontario, the
West and the other Provinces,
would be doubled, if not quadrupled.

Without being too optimistic the
Finance Minister left the impres-
sion with his hearers that the worst
of the financial strain was now over
and that money for legitimate pur-
poses, municipal and otherwise,
should be easier to secure than it
was at the beginning of the year, al-
though it will probably be some
time yet before it can be classed
again as plentiful.

Mr. W. F. Cockshutt, M. P., in a
few well chosen words voiced the
unanimous opinion of those present
in stating that the Finance Minis-
ter's illuminating address had been
greatly enjoyed and appreciated by
all. A hearty vote of thanks
was carried to the accompaniment
of three cheers and a tiger.

The singing of the National An-
them brought to a conclusion one
of the most delightful luncheons
ever given by the Mayor and Cor-
poration of the City of Brantford.
The Minister of Finance person-
ally assured the Mayor and mem-
ber for South Brant that he would
certainly try and find time at some
future date to again visit Brantford.

He seemed greatly pleased with
his brief visit to the city and all he
saw here.

Visits Glebe Lands.
After lunch, Mr. White, according
to the request of Ald. Spence, and
Mr. Cockshutt, motored to the East
Ward and was shown the New Eng-
land Glebe lands which the city is
anxious to acquire and which will
require a special act of the Domini-
on Government to make legal any
sale or transfer.

Walks Round Golf Links.
Afterwards, he visited the golf
links, where he spent nearly an
hour or so. The Minister is an en-
thusiastic golfer and was very much
delighted with the Brantford course.
He was introduced to a number of
the members. Jocularly, he stated
that he was not quite sure from the
standpoint of the health of future
generations of Canadians, whether
he would not be justified in cutting
out some of the "Poor" Office and
other grants and devoting the
money instead to the establishment
of municipal golf courses.

Mrs. W. F. Cockshutt subsequent-
ly entertained the Minister to tea
at her residence on (Church St.) at
about 4 o'clock. A number of guests were
present, the Hon. Mr. White leaving at
6 o'clock on the G. T. R. train for
the East.

THE FALL WEATHER HARD ON LITTLE ONES

Canadian fall weather is extremely
hard on little ones. One day it is
warm and bright and the next wet
and cold. These sudden changes
bring on colds, cramps and colic and
unless baby's little stomach is kept
right the result may be serious.
There is nothing to equal Baby's
Own Tablets in keeping the little
ones well. They sweeten the stom-
ach, regulate the bowels, break up
colds and make baby thrive. The
Tablets are sold by medicine dealers
or by mail at 25 cents a box from
The Dr. Williams' Medicine Co.,
Brookville, Ont.

Four Germans, accused of making
counterfeit United States five dollar
gold certificates, were arrested in
Montreal.

Mr. N. W. Rowell, K. C., M. P. P.,
addressed a large meeting at Dundas

Teachers Convention

Dr. R. A. Falconer, president of
the University of Toronto was the
speaker at the session last evening of
the annual convention of the Brant
County and City of Brantford Teach-
ers' Institute, which is being held in
the Y.M.C.A. Dr. Falconer's ad-
dress was on "The Trained Mind."
The trained mind, the speaker repre-
sented as the greatest asset. The
speaker placed the trained mind far
ahead of the possession of wealth. He
showing the value of the trained mind
in the case of the geological society
which visited Toronto this year. The
society were able to travel through
the country and pick out the differ-
ent kind of rocks and thus exhibited
superior knowledge.

The trained mind while crossing the
country appreciates the beauties to a
greater degree than the untrained
mind.

At the conclusion of the able ad-
dress a vote of thanks was moved by
Principal and seconded by Inspector
Kilmer.

Rev. G. A. Woodside, chairman of
the session gave an address on the



HER OBSERVATION.

Boarder—Did you know that a clock
ticks faster in winter than in summer?
Landlady—No, I wasn't aware that
a clock did, but I know a gas meter
does.

"Ideal Teacher" dealing with the ef-
fect of the teacher on the pupils.
Miss Elsie Sepp rendered a solo
very pleasingly. The auditorium was
filled to capacity.

This Morning's Session.
The session this morning was open-
ed by devotional exercises led by Rev.
R. D. Hamilton.

Capt. G. R. N. Collins of the St.
John Ambulance Association, Toronto
gave an excellent address on "First
Aid."

Mr. R. Schuyler, B.S.A., Paris
was to have given a lecture on Rural
School Fairs, but he was unable
to be present and a discussion took
place on former subjects taken up at
this convention.

Officers Elected.
The following were elected officers:

for the ensuing year: President, C.
Baldwin, Scotland; Vice-President, Mr.
Shultz, B. A., secretary-treasurer,
Miss J. Bursall, Paris; executive com-
mittee, Mr. A. E. Green, St. George's;
Miss King, Onondaga; Mr. Gibson of
Waterford; Miss Fyle, Grandview.
Delegates to the Ontario Agricultural
Association, Miss Hamilton and Miss
Good, or they failing Miss Carrow and
Miss Silverthorne. Delegate to the
Ontario Educational Association, Miss
Eakins, East Oakland, Auditors, Mr.
B. T. Dickson and Mr. E. W. Moss.
The session this afternoon con-
cludes the convention.

Harry Flesher, an old resident of
Orangeville, died of erysipelas from
blood poisoning through a burnt
silver or a rusty nail.

THE PEOPLE'S CASH MEAT MARKET 100 DALHOUSIE STREET

Our Motto: "Live and Let Live!"

Everybody's Talking! Why? Because Bloxhams give
such great satisfaction both in quality and price. We are
the only store in the city that cut out the middle-man.
Straight from the farm to the store. We are offering for
Thanksgiving meats at rock bottom prices. Pay us a visit
and you will wear the smile of satisfaction.

Loin of Lamb	18c. lb.
Legs of Lamb	20c. lb.
Shoulders of Lamb	16c. lb.
Breasts of Lamb	14c. lb.
Lamb Chops	20c. lb.
Roast of Beef	12c. lb. upwards
Good Steak	15c. lb.
Home made Sausage	12 1-2c. lb.

Poultry at Market Prices.

THE PEOPLE'S CASH MEAT MARKET

Both Phones 437 Orders Promptly Attended to
J. C. BLOXHAM, Prop.



STYLE is the factor that
makes 20th Century Brand
overcoats pre-eminent. Some
style to this model! Fifteen
others just as smart. Come and
see them.

We are Exclusive Agents!

Andrew McFarland

The Reliable Clothier 138-140 Colborne Street



BERLINER GRAM-O-PHONE CO. LIMITED

MONTREAL

DEALERS EVERYWHERE



The North winds will blow,
And we shall have snow,
And what will the kiddies do then,
poor things?

If there is a Victrola in your home, they will be perfectly
contented to stay indoors, when it is cold and wet outside,
and listen to the splendid music and stories played by this
wonderful instrument.

It solves the cold or rainy day problem of amusing the chil-
dren and at the same time provides one of the most valuable
parts of your children's education—the knowledge of fine
music.

And don't forget that it's just as good for the grown-ups
as it is for the children.

There is a "His Master's Voice" dealer in your town.
Call on him and hear the Victrola to-day—and
bring the children. Victrolas cost from \$20 to \$300
and are sold on easy payments (as low as \$1 per week)
if desired. Victor records are 90c for 10-inch double-
sided. Ask for our Catalogue listing over 5000 Victor
records.

Get One for the Children---I Have a Complete Line---

COME IN AND SEE THEM

CHAS. H. BROWN 9 George St.
Brantford