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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 there, no doubt, Mr. Lloyd George's abilities were in a ratio to his stipend. (Laughter and cries of "Shoo.") 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 that a few years had witnessed a tremendous industrial expansion in the world over. Great Britain, however, had been unusually prosperous. Her trade returns reaching record proportions. This was also true, although perhaps to a lesser extent, of France, Germany and other European countries. Then the United States and Canada had been unusually prosperous 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 huge figure might even be exceeded.

South America also had been expanding at a phenomenal rate. The Argentine and Brazil especially 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 centuries was awakening to her great possibilities. Now this phenomenal growth of the world's trade meant the calling for large sums of money to finance 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 hands of 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 regrettable 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 Spanish-American war, then the Russo-Japanese war, then the 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 Turkey and Italy had to resort to hostilities, there was the little scrap in Morocco and only now they were emerging 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 billions of treasure. They also destroyed confidence resulting often in the hoarding of money and the natural curtailing of credit as a consequence.

Then another reason for the tightness 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 informed him that this year Great Britain would expend on her navy, and he hoped he wasn't reading on dangerous debatable ground when he talked of the navy, because he was not there to talk of anything but saving of politics (laughter), a greater sum than was expended on all the navies of the world. Great Britain herself included thirty years ago.

Now these were some of the reasons why "money was tight" and why credit was being contracted and shortened. 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 position 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 question of a few years when the product 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 impression with his hearers that the worst of the financial strain was now over and that money for legitimate purposes, municipal and otherwise, should be easier to secure than it was at the beginning of the year, although it will probably be some time yet before it can be classed again as plentiful.

Mr. W. F. Cocksbutt, M. P., in a few well chosen words voiced the unanimous opinion of those present in stating that the Finance Minister'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 Anthem brought to a conclusion one of the most delightful luncheons ever given by the Mayor and Corporation of the City of Brantford. The Minister of Finance personally assured the Mayor and members 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. Cocksbutt, motored to the East Ward and was shown the New England Glebe lands which the city is anxious to acquire and which will require a special act of the Dominion 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 enthusiastic 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 "Post Office" and other grants and devoting the money instead to the establishment of municipal golf courses.

Mrs. W. E. Cocksbutt subsequently entertained the Minister to tea at her residence on Gladwin St., at which 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 stomach, 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., Brockville, 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., 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 Teachers' Institutes, which is being held in the Y.M.C.A. Dr. Falconer's address was on "The Trained Mind." The trained mind, the speaker represented as the greatest asset. The speaker placed the trained mind far ahead of the possession of wealth. He showed 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 different 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 address 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 effect of the teacher on the pupils.

Miss Elsie Sept rendered a solo very pleasingly. The auditorium was filled to capacity.

This Morning's Session.
The session this morning was opened 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 committee, 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 concludes the convention.

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

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And we shall have snow,
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