

The Invisible Crime Wave.

Something like seven-eighths of an iceberg, they say, is submerged, invisible to the eye of the seafarer. So people have been talking of the "crime wave" in terms of highway robberies and hold-ups. But business men read on the market page of the New York Times, know that the real crime wave goes much beyond offenses of this kind. Insurance men, for instance, are aware of the greater moral risk that has been incurred since the period of tumbling prices set in and which has increased the danger of incendiary fires. By these, needless losses of millions of dollars have occurred. Greater even than the losses so sustained, however, have

been those resulting from fraudulent failures. A very large proportion of these has been on the part of brokers of one kind and another, but such failures are, by no means, confined to this class. There are only too many instances of compositions on the basis of from ten to twenty cents on the dollar which seem, on their face, to be clearly fraudulent, but which have been acquiesced in for one reason or another usually because the creditors were not organized or were more eager to get a modicum of what was due them than to try and punish the offending debtor. Credit men have taken up the matter and, if they succeed in their aim, it will be made risky as well as unpopular for debtors to swindle creditors.

PARENTS AS EDUCATORS

By Lydia Lion Roberts.

Doing It For Others.

From the time the children went to kindergarten they began to make all sorts of things and bring them proudly home to Mother. And each time I would say, "Now make another one just like that here at home and give it to someone who will enjoy it." Often the second article was made in a different colour, or the child was encouraged to think out various improvements. If we did not exactly have the same material in the house as were used at the school, we would hunt until we found something almost as good, or that carried out the same idea in a different way. When I mentioned this plan to one of the teachers she approved of it and told me she wished all the mothers would do the same, for the child really understood then just how the work was

done, and in the second trial corrected mistakes of the first. So all through the school days, the children have duplicates of pictures, frames, blotters, boxes, calendars and woodwork. Some of these were always given to friends or playmates, and also used for birthday presents. I remember one cold day when the oldest boy had to stay in the house because of a cold, yet the time passed quickly for him for he was busily working on five new pinwheels that he had just learned to make. Every little while a child's face would be pressed against the window and a voice would call eagerly, "Is mine done yet?" The boy was very pleased and proud to think that the children outdoors were waiting so anxiously for his work. Thus practice makes perfect and little fingers and hearts learn to work for the pleasure of others.

QUEBEC RESENTS WET PUBLICITY

Timely Protest in Montreal Paper. United States is Blamed For the Leaks.

Hard-drinking Americans who figure in dispatches from London and Paris, may harm only themselves and their country, but the "boozehunters" that operate from Canada and the United States are giving a bad name to the Dominion, which rouses Canadian wrath. Canada is getting a vast amount of advertising in the press, on the stage and on the lecture platform in the United States, says the Montreal Star, in which that section of Canada is pictured "as the metropolis of liberty and liquor north of the Rio Grande." One would imagine that Canada had "mounted a force-pump to drive liquor into the virgin veins of the American nation," whereas, in truth, declares the Star, "our law is perfectly good, restrained and sober." If liquor is to be sold at all, it would be hard to have the sale more perfectly regulated, according to this daily, which reminds us that in the Province of Quebec the Government will sell a single bottle of spirits to a single purchaser at any one time, but "naturally it does not require him to prove that he is a British subject before he can embark on this momentous mercantile operation." We read then: "The point that we are at much pains to make is that such American publications as present Canada in the role of 'wicked partner,' in our common continent do us a real injustice. We are not trying to inundate the 'dry' regions to the south. 'In fact, even our more mercenary citizens would far rather see an American come up here to get it, spending fifty dollars in hotel bills, ten in souvenirs, a hundred in furs, and whatever may be left in diamonds—to his few dollars in the forbidden fruit—than have night riders with silent trucks convey it to the American victim in his home town. Then we only get the money for the liquor. 'If there is a leak in the Prohibition dike on the northern border of the United States it was made and is being kept open by American hands. We did not break through—we do not want a gap in the wall, except for capacious empty Americans coming from the world.' Any damage done their fine new constitutional bulwark against 'booze' has been done by their own people, just as it is their own people who risk their lives flying over to the British Bahamas to get a drink. If Americans will respect their own law, no outsider will ever stick a pin in it."

"THIS FREEDOM"

The Story That is Making the World Talk.

Should a married woman with a genius for business devote herself to her work or her home? That is the problem that Mr. A. S. M. Hutchinson, author of "If Winter Comes," discusses in his new novel "This Freedom." The story opens with a story of family life in a small rectory, seen through the eyes of Rosalie Aubyn, the central figure of the book. Her father is a disappointed genius, and as a small girl Rosalie is greatly impressed by the power and importance of men and the dullness of women. "All the men are like story books," she thinks. "You never know what they are going to do next; and all the females are like lesson books. They just go on and on and on."

All through her childhood she is mystified by this, for she is the youngest of a large family. Her two brothers, much older than herself, are waited upon by her mother and her sisters, and her father, bitterly resenting his poverty and insignificance, is worried because her sisters never have the chance of meeting men. This causes a great disturbance in the family. Flora, one of her sisters, is chosen to go to India, whereupon Anna, the oldest, who thinks she should have been allowed to go, takes her own life in despair. Rosalie is now sent to school in London, and is cared for by her Aunt Belle, with whom she often stays, and who "means everything kindly." While she is at school two things happen to her. One is the friendship she makes with one of the mistresses, and the other, and by far the most important, is her discovery of a book on Lombard street by Bagshot. She becomes fascinated by finance, and into Aunt Belle's peaceful and painfully snug household she flings a bombshell when she announces that she will not be a schoolmistress but a business woman. But she carries her point with the assistance of Aunt Belle, and gradually becomes an extremely successful business woman. Unfortunately for her independent calculations, Harry Oaker a brilliant barrister, who is supposed to be in love with her cousin Laetitia, transfers his affection to Rosalie, and, before she realises it, the net has closed round her. Now the problem confronts her in earnest. Is she to give up her work? Harry decides for her and says, "We're going to run an establishment as an establishment might be run by two or more people of different incomes who wish to join forces for mutual pleasure. Two or three relations, two or three friends."

THE CLOTHES WITH A NATIONAL REPUTATION FOR STYLE AND QUALITY THE LOWNDES COMPANY LTD. Toronto

THE McFARLANE SHOE Limited THE FAMILY FRIEND 61 De NORMANVILLE STREET MONTREAL, Quebec

Phones: Plateau 4522-3. DOMINION DRESS MANUFACTURING Company Manufacturers of LADIES' DRESSES ONLY New Wilder's Building MONTREAL 323 Bleury St.

Canadian Car & Foundry Co. Limited Passenger, Freight and General Service Cars of every description TRANSPORTATION BUILDING MONTREAL

THE ATLAS CONSTRUCTION CO. Limited Engineers and Contractors, 37 BELMONT STREET MONTREAL C. MICHAEL MORSEEN President A. SIDNEY DAWES Vice-President Uptown 6970

CONSOLIDATED ASBESTOS, Ltd. Mines at Thetford Mines, Robertsonville and Coleraine, Que. EXECUTIVE OFFICES:— Canada Cement Company Buildings, Philips Sq. MONTREAL—CANADA

ANGLIN-NORCROSS, Limited CONTRACTING ENGINEERS AND BUILDERS Our Operations include Banks, Public Buildings, Office Buildings, Re-inforced Concrete Construction, Industrial Plants, Factories, Warehouses, Schools, Etc. 65 VICTORIA STREET MONTREAL

GEORGE HALL COAL Co. OF CANADA Limited 211 MCGILL ST. - Montreal, Que.

GRENVILLE CRUSHED ROCK CO., LIMITED SMITHS FALLS, ONT.

L. B. Holliday & Co., Limited Huddersfield, England MANUFACTURERS OF ANILINE DYES AND COAL TAR PRODUCTS Canadian Office and Warehouse 27 St. Sacrement St. - - - MONTREAL

Have You any Money in the Bank? THERE is an old fashioned theory which some people still cling to—that a bank wants no dealings with them unless they have "lots of money." Such is not the case with this bank; you will be welcomed whether you have \$1 or \$1,000 to deposit. Open an account with what you feel you can spare now and add to it regularly as "pay day" comes around. It is a comforting feeling to know that you have several hundred dollars put away safely in the bank. THE ROYAL BANK OF CANADA Established 1869

J. P. O'SHEA & CO., IMPORTERS OF PLATE, WINDOW AND FANCY GLASS MONTREAL, CANADA Phones: Main 3191, Main 4613 Carswell Construction Co., Ltd. GENERAL CONTRACTORS 28 WELLINGTON STREET E. TORONTO

CANADIAN PAPERBOARD CO., Limited Manufacturers of ALL GRADES OF PAPERBOARDS Head Office: No. 2 St. Jacques St., Montreal, P.Q. Main 7182, Private Exchange-Mills at Compton, Ont., Frankford, Ont., and Montreal, P.Q.

FRASER, BRACE & COMPANY, Limited Contracting Engineers. MONTREAL 83 Craig St. W. WINNIPEG 606 Union Bank Bldg.

"It's good taste and good sense to insist on DENT'S"

NEW CLOTHES WITHOUT THE BIG EXPENSE Pick out any old faded suit, dress or coat and phone for our wagon. Our scientific cleaning and dyeing service will make it look like new. TOILET LAUNDRIES, LIMITED Uptown 7640. MONTREAL, Que.

Armstrong Cork & Insulation Co Limited 902 MCGILL BUILDING, MONTREAL, Que., and Toronto, Ont. NONPAREIL INSULATING MATERIALS

OGDENSBURG COAL & TOWING CO. LIMITED 134 McCORD STREET MONTREAL SOLE AGENTS FOR DELAWARE, LACKAWANNA & WESTERN COAL THE STANDARD ANTHRACITE

Eugene F. Phillips Electrical Works LIMITED BARE AND INSULATED ELECTRIC WIRES General Office and Factory—Montreal, Canada Branch Offices—Halifax, Toronto, Winnipeg, Calgary, Vancouver

HAWTHORN MILLS, LIMITED CARLETON PLACE, ONT. Manufacturers of—Jersey Cloths, Knitted Fabrics, Velours, Suitings, Overcoatings, Checkbacks, Novelty Skirtings, and Heather Mix Hosiery, Etc.

FUNERAL CHAPEL HORSE & MOTOR EQUIPMENT UNDERTAKER W.M. WRAY. EMBALMER. UPTOWN 2667 617 UNIVERSITY ST., MONTREAL

MONTREAL DAIRY COMPANY LIMITED 290 Papineau Ave. BUTTER — CHEESE — SWEET CREAM ICE CREAM "Always the Best" TEL. EAST 1618-7019-1361 EAST

SEMI-FINISH does all the washing and most of the ironing SEMI-FINISHED TORONTO WET WASH LAUNDRY CO. LTD. Phone Parkdale 5280 1123-1125 Dundas St. West TORONTO, ONT.

Try it Today LANTIC OLD FASHIONED BROWN SUGAR For sale by all first class grocers. There is nothing more delicious on Porridge and other cereals. For baking cakes, pies, etc., it excels.

LABOR VIEWS THE GERMAN REPARATIONS

At the Trades Union Congress held at Southport the following resolution was moved by Mr. J. H. Thomas and was carried with a few dissentients: An immediate and final settlement of the reparation problems. The use of international labour for the restoration of the devastated regions. Abandonment of the "policy of force" and withdrawal of Allied Troops from the Rhine. Granting of time and facilities for payment. Admission of Germany and Russia to the League of Nations. An impartial arbitration court of the League to be established. The resolution also appealed to the French people to give encouragement to the new republican democracy of Germany by a policy of mutual trust, and to reconsider the German Government's offers to restore the devastated regions. "We may denounce the Government," remarked Mr. Thomas, "we may claim that they have failed to discharge their obligations in providing work rather than doles, but we are forced to come back to the fundamental fact that they of their own accord could not, by the very nature of things, find work for their unemployed people unless they first changed the international policy that they have unfortunately pursued for four years. France had adopted precisely the same policy as ourselves. She had lived on the policy that Germany could and would pay. The inner meaning of the split of the London conference was the fact that France believed our statements when they made the promise, and had been endeavouring to keep them to a bargain they could never fulfil. They were entitled to say as trade unionists, that they did not want to wait for the Labour party to come into power to change this policy. Every day this policy was pursued more and more of our people failed to get employment and larger numbers continued to be unemployed. The situation in Germany was dangerous. Germany was entitled to complain. She had paid to the French and British governments money that could have been used to wipe off the reparation claims but which had been paid to keep the Army of Occupation on the Rhine, with disastrous results to the trade union movement. Mr. Thomas urged the Congress to say to the Government: "Never mind if America will not cancel our obligations, we are prepared to cancel debts that we know perfectly well can never be repaid." Their answer to America was this: "We do not want to escape our responsibility but you cannot in your own interests stand aside and be unkind of contributing something towards solving the very difficulties that you yourselves helped to create."

KAMAL PASHA

An interesting description of Kemal Pasha, head of the Turkish Nationalist government and commander-in-chief of its victorious army is given in a letter to the London Times by Major-General Townshend, who met him recently in Asia Minor. He says: "Piercing blue eyes, fair hair, a diminutive nose, clipped moustache—these are the salient features of Kemal Pasha, the force behind the Turkish push, that impressed me when I met him face to face at Konla only a month ago. "He is a man of middle height, and he wore at the time of our meeting plain clothes—the knickerbocker breeches were well cut and rather in the English style—sporting stockings, and on his head the universal "Kalpak" of astrakhan, in a larger size than usual. The distinctive and useful feature of the "Kalpak" is that it may be worn with either uniform or plain clothes. In appearance it closely resembles the fur caps of the Russians and the Persians. "Kemal, as far as I have been able to judge, is adored by the army and the populace, and it is in vain that the propaganda agents strive to represent that there are divisions in the Kemal ranks. In Constantinople actually ninety per cent. are for Kemal, and the Turks in Anatolia support him to a man. His orders are obeyed implicitly, his rule is an iron one beneath the velvet glove, and under him the government of National Turkey work smoothly and well. His will is law. "Kemal Pasha speaks little unless it is on a subject that vitally interests him; then he is eloquent. For example, one night when dining with me we discussed for a long time Napoleon's campaign of Austerlitz in 1805. This campaign provides one of the very few examples where Napoleon attacked the enemy's centre; his usual method was to hold his adversary in front with a minimum part of his force, whilst he delivered his principal effort against one of the enemy's flanks. "When I went into dinner I certainly had no idea that I was going to have a discussion on Napoleon's strategy and higher tactics. We both agreed that Napoleon's doctrine is as valuable today as it was one hundred years ago, and I discovered that Kemal is an enthusiastic admirer of Napoleon's campaign in Italy in 1799. I mention this in order to show that Kemal is a close student of military history—as every soldier who aspires of military warfare must be. "Laborious and indefatigable to the point of excess, Kemal is always at work, and possesses a wonderful grasp of European politics and affairs. This is all the more remarkable as his education was purely a military one received at the Ecole de Guerre in Constantinople. He was in the Tripoli campaign, and later served in several theatres of the war; his best service was in the defence of Gallipoli, and it was for this service that Liman von Sanders had him promoted to the command of an army. He was afterwards on the tottering front of Palestine, where the Turks in the final stages were hopelessly outnumbered. "Kemal was Inspector-General of the Turkish Army in Asia Minor after the Armistice in 1918, and his patriotism came into prominence after the occupation of Constantinople by the Allies, when the Nationalists ran to arms. "Kemal is a patriot; he is out for liberty and independence—Turkey for the Turks—and he desires peace, but an honourable peace. His terms are the immediate evacuation of Asia Minor by the Greeks. He says: "How can I trust assurances that the Greeks will evacuate after four months, as was said in the Paris Peace Conference last March, when in the middle of the London Conference last year, during an armistice the Greeks suddenly launched their offensive?" "Will you try to persuade us that the British government did not know of that offensive being prepared," he remarked to me. "If you can convince me of that, then can you persuade me that the British government could not have stopped that offensive by raising a finger?" He laughs at scars who never tried to pass another car at a curve.

MEMORY. I can remember, My little son, When coal was selling For "five" a ton. —Detroit Free Press. I can remember, My little lass, When beer was selling For "five" a glass. —Cincinnati Enquirer. I can remember, My little daughter, When gas was selling Two gallons—a quarter —Ohio Motorist. I can remember, My charming marm, When all the paint Was on the barn. Things a young girl ought to know do not include many of the things that ask her to go sivering. The railway time table may now be classed with those other documents commonly described as "interesting if true." In the old-fashioned testimony meetings you couldn't always tell what a man was confessing, his sins, or bragging.

Remember The Name "SALADA" TEA ITS STRENGTH, PURITY AND FRAGRANCE ARE UNEQUALLED The Sealed Packet is your safeguard

Tel. Main 1352-2686. Cunningham & Wells, Limited Cartage Contractors Office, 31 COMMON STREET, MONTREAL.

Dominion Paint Works Ltd. Factory, Walkerville, Canada PAINTS, VARNISHES, ENAMELS OFFICES: Montreal, Toronto, Winnipeg, Regina, Calgary, Edmonton, Quebec, St. John, Halifax, Vancouver.