London Advertiser

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LONDON, SATURDAY, FEB. 4.

ARE EXPORTS DANGEROUS?

During the eight months ending Nov 30 last, Canadians imported from the United States $185,562,370 worth of goods and from Great Britain $73,744,998 worth. Canadian purchases from the United States were $57,023,542 in 1897, and $217,502,415 in the fiscal year ending March 31st last.

It has never been suggested that this flood of American imports has been swamping Canadian nationality. According to the new school of political economy which has sprung up in a night, only exports can sap a country's independence. Freight trains and vessels may come from the United States loaded with goods and there is no danger; but woe to Canada and the Empire unless they go back empty! We are selling our birthright with every bushel of wheat and every pound of cheese we send across the line. Every hog shipped to Buffalo or Detroit diminishes our stock of Canadian and British sentiment.

There are the critics of men who have been complaining for years of the "unfavorable balance" of trade with the United States. Last year our exports to the United States were valued at $101,199,675 or $113,102,340 less than our imports from that country. Much of this difference we had to settle in cash and we were enabled to do it by selling our products in the British and other markets. Politicians who have been trying for years to make party capital of the disparity between our American exports and imports now clamor against the reciprocity agreement which would greatly increase our export trade and reduce the so-called adverse balance of trade. They call themselves protectionists, but the theory of protection assumes that exports are more to be desired than imports. There is a lack of logic in the opposition to the Fielding-Taft agreement only equalled by the lack of sincerity.

RELIEVE TORONTO'S OVERCROWDED UNIVERSITY.

From the latest report of Prof. W. J. Alexander, acting principal of University College, Toronto, the following significant extract is made:

"Notwithstanding the stringent enforcement by the colleges of the higher standard of admission, the number of students in attendance at University College continues to grow, and the staff increasingly feel that the great weakness in the work of the colleges lies in the lack of intimate personal relations between the teachers and taught. An attempt was made this session, in some measure, to overcome this defect by the distribution of first year male students among members of the staff for special supervision. It is doubtful if the plan has been productive of much result. Such assignment must at best be, in the main, arbitrary, and hence felt, on both sides, to be more or less forced and arbitrary. The real remedy lies in the diminution in size of a large number of the classes—a result which can be attained only by lessening the number of students or by increasing the staff.

"Another defect which has been felt this session more keenly than ever, is the insufficient accommodation afforded in the main building. This leads to holding of classes in rooms really too small for them, and to the continuous occupation of the same room throughout the forenoon hours. Those conditions, in turn, aggravate the consequences of the very inadequate ventilation."

Too many students, crowded and unhealthy rooms—these are the complaints which have been coming for some time from both faculty and students of Toronto University. The only remedy which some minds can imagine is the construction of more buildings round the old Norman tower, though it may be noted in President Falconer's report on Page 13, that while he contends mildly for the Government support of but one "thoroughly well equipped modern university," it is only the "professional training," in "medicine, applied science and post-graduate work," which he asks the Government "to concentrate." Can he or any other intelligent citizen find the ghost of a reason why Government money, money of the whole province's contribution, should be put into a new arts building on the north side of the university quadrangle rather than into a good arts university here in London? Instead of trying to cut the throat of the Western University, it is high time that the Provincial Government did something to encourage this enterprise of London and the west and for the convenience of hundreds of arts students in this populous portion of Ontario.

It is, of course, precisely the arts courses, not the professional schools, of Toronto University that are so overcrowded. While not admitting for a moment President Falconer's claim that medical and applied science instruction should be concentrated at Toronto now and henceforth, world without end, the view of Western Ontario is that at any rate the arts education, for which it pays heavily, should be brought more within the reach of all its young men and women. It is mainly Toronto itself and the region for fifty miles around it, including Hamilton and Guelph, that benefit from the "provincial" university. Twenty years ago the arts attendance at University College was only about 600. Last year it was 1,037, including 341 women. But this number does not begin to represent the attendance at many of the lectures in University College; there were 454 students at Victoria, 146 at Trinity, 55 dental students registered in arts, besides hundreds of medicals and applied science men, many of whom doubtless take 'Varsity arts lectures. Is it any wonder that the cry of overcrowding is raised?

President Falconer says in his report, page 12, that "notwithstanding the increase in the entrance requirements and the professional standards of the university, the number of students in attendance was greater than ever. This growth indicates fairly well the grade of intelligence of the province, and an increasing desire for higher education. For the population of the province seems to grow slowly, whereas during the past half dozen years the attendance at the university has grown rapidly." What Dr. Falconer says of the growing desire for higher education is true, for Queen's also has had a wonderful growth. But the recent growth of Toronto University is also due in a large measure to the phenomenal progress in both population and wealth of Toronto itself. So Toronto students crowd more and more into the university which is in their midst, and the students who go there from this part of the province are made to suffer, while their fathers keep paying and help Toronto to maintain her own institution. Eastern students go more and more to Queen's, an outlet from the crowd at the provincial capital. How long will Western Ontario endure to be second fiddle to Toronto?

The arts institution in this city is in urgent need of the Government's favorable attention. Representative men and bodies from all over this section have put the case to Premier Whitney. Something must be done and that soon. The overcrowding in arts at Toronto needs not heroic, but a very simple remedy, and the remedy is not concentration, but distribution, which will not only relieve University College but will do the fair thing to London and the west. To quote Prof. Alexander again: "The real remedy lies in the amputation in size of a large number of the classes" at Toronto. Let it be done.

AN EXPERT OPINION.

The Farmers' Advocate says the agreement negotiated by Messrs. Fielding and Paterson provides for a larger measure of reciprocity than was hoped for by the most sanguine. The Advocate believes the Canadian Government has public opinion strongly behind it. "The temper of the agricultural community in particular," it declares, "is such as not to tolerate any opposition or truckling for political purposes." This representative farming journal, noting the protests of some tender-fruit growers, expresses the opinion that if the agreement is given a fair trial it will work but little or nothing to their disadvantage, and considerably to the advantage of the consumer. The only two features of the bargain with which it is not heartily in accord are clauses admitting pulp and paper free into the United States if Ontario and Quebec remove their restrictions on the export of pulpwood, and the licensing of American fishermen for a nominal fee in return for free fish. The Advocate when it speaks of the "throwing open of our forests to American exploitation" indulges the fear, as President Taft indulges the hope, that the provincial restrictions will be removed, but this is not at all probable in any event. The Advocate adds:

"Those who fear that reciprocity will lead to the free export of raw farm products, such as barley, are reminded that there is now a large and lucrative United States market for the products of intensive agriculture, as dairying and stock husbandry, and, with free access to it, Canadian farmers may be depended upon to ship large quantities of farm produce of this kind. Incidentally, the free importation of live stock promises to smooth the way for our breeders of pure-bred animals, many of whom seemed likely to be much embarrassed by the new United States regulations governing the free import of registered stock."

Is the McBride Government aware that the London Free Press says it has no control over the timber lands of British Columbia?

The new British Parliament begins work on Monday, but Ottawa and Washington are absorbing some of the limelight just now.

The Federal Opposition candidate in West Middlesex is Mr. Coffan. For many years his predecessors have been buried on election day.

For years our local contemporary pleaded for reciprocity in coal. But in a free exchange of wheat and hogs it sees a danger to the Empire. What humbug this anti-reciprocity talk is!

Augustine Birrell welcomes the Washington-Ottawa agreement, and says Canada is free to make the best bargain she can. This is the true Imperialism.

Premier Roblin has failed to agree with Premier Laurier on the Manitoba boundary question. Premier Roblin has succeeded in his mission. If he had agreed with Laurier he would have lost his only election cry.

Sir Donald Mann, of the Canadian Northern, says reciprocity will be good for the west and good for the railways. This is a cruel rejoinder to those who have been crying that it will put the transcontinental railways out of business.

Some enterprising members of the county council are reviving the project of joint county and municipal buildings. It would be the most satisfactory plan. The city cannot purchase a proper site and erect a proper building for the sum it proposed to spend. This sum has been cut down by the discovery that the city had counted on selling land behind the city hall which it has no right to sell. Better reopen negotiations with the county council looking to the erection of joint buildings that will be a credit to the city and county.

RECIPROCITY AND PRUNES.

[New York Telegram.]

Canadian reciprocity puts dried fruit on the free list. Like to know if this means shooting in more prunes before indorsing the measure as a whole.

WHAT HE KNEW.

[London Telegraph.]

A little Scottish lad was up the other day before the examiners for the navy; the examination was viva voce, designed to cover signs (if any) of "general intelligence." They asked the boy what he knew about the battle of Flodden. He said, "Nothing." "What!" they said, "Don't you know anything about that battle in which the English beat the Scotch?" "Well," he said, "I know it must have been verra exceptional."

HIS REASON.

[Pittsburg Post.]

She—Why does Mr. Johnson always smoke such long cigars?

He—I don't know, but I suppose he wants to get as far away from the smell of them as possible.

THE KING AS A STUDENT.

[Mayfair.]

Every day King George goes steadily through the London papers, making comments in a note book on all he reads. When any subject seems to call for elucidation, or interests him particularly, he has all available information upon it hunted up and tabulated for him, and he makes a special study of it. Like Queen Mary, he is an ardent student of history. She herself is an omnivorous reader. Before she visited India her secretaries were hard at work in the British Museum for months getting together notes for her.

THE LITTLE FAT BOY.

[Punch.]

The soup came in, and the soup was good;
The little boy gobbled as fast as he could,
And I frowned reproach, as an uncle should.

Followed the fish with its sauce of pink,
Did the boy say "Yes" to it? I don't think!
It's sherry a thing that a child should drink?

In came the turkey, sausage-larded,
Deeply breasted and stoutly shanked,
The boy came twice. Why are boys not spanked?

Not if you wanted it—that boy did!
Wanted it twice, the untamed kid!
I caught his eye and he dropped one lid.

In came the pudding, a blaze of blue;
Wider the eye of that fat boy grew.
They piled his plate, and he went right through.

Oranges next. He disposed of three;
Smuggled a fourth to his shameless knee;
Reached for an apple and grinned at me.

After dinner his steps I tracked.
His waistcoat buttons were all intact;
And the tale I've told is a simple fact.

REALIZING A TRUTH.

[Brooklyn Eagle.]

Canada is no longer a suppliant. She has prospered without our help and she will continue to prosper whether the restrictions against her in the American markets be removed or not.

GETTING IT STRAIGHT.

[London Opinion.]

New Maid (announcing visitor)—Please 'm, is this the lady you told me always to say you was out to?

LIFE ROMANCES.

[Public Opinion.]

A lady living in London remembers seeing the mother of a recently dead peeress selling pies at the pit-head. The Nation recalls that Barney Barnato, when he became a millionaire, and found his aunt still keeping a fried fish shop in Whitechapel, offered her £200 a year to come and live "as a lady" in the West End; but she stuck to her fried fish, thanking him all the same.

THE SECRET OUT.

[Toronto Star.]

Even if the reciprocity agreement is rejected by the Senate, Canada and the British Empire will never feel safe again. The Congress of the United States is now in possession of the dread secret that it can at any moment smash confederation and British connection by admitting our wheat, fish, eggs and potatoes free of duty. As loyal newspapers, ought the Telegram and News to have given this away?

PAINFUL EFFECT OF FLATTERY.

[Sunday Magazine.]

Flattery is dangerous to sensitive ladies, says Senator Depew. "I am always very careful in the matter, because one evening I told a lady that she was as sweet as honey, and the next day she had hives."

ENCOURAGING.

[Tit-Bits.]

Nervous Party—The train seems to be travelling at a fearful pace, ma'am.

Elderly Female—Yus, ain't it? My Bill's drivin' of the engin, an 'e can make 'er go when 'e's got a drop o' drink in 'im.

A TEST OF EQUALITY.

[Atchison Globe.]

Women cannot boast of complete equality with man until she finally learns, as man does, to get shoes that are large enough.

ROT!

[Toronto News.]

Thousands of Canadians who at first sight regarded the reciprocity agreement with an approach to favor are dismayed as its true bearings become apparent. Not for a generation has the country been so anxious and disturbed. The apprehension is as general among Liberals as among Conservatives, and there is little or nothing of party in the feeling that has been aroused among the people. It is recognized that the future of the nation is threatened.

CANADA LIFE
ASSURANCE COMPANY

THE SIXTY-FOURTH ANNUAL REPORT

Shows that in 1910 the Company enjoyed

A MOST SUCCESSFUL YEAR

in every essential feature.

FINANCIAL STATEMENT

ASSETS.

Government, Municipal and other Bonds, Stocks and Debentures	$18,814,012.28
Mortgages on Real Estate	11,791,852.28
Loans on Policies	5,924,670.10
Real Estate Owned (including the Company's Buildings in Toronto, Hamilton, Montreal, Winnipeg, St. John, N.B., Ottawa, Vancouver and London, Eng.)	2,214,932.93
Loans on Bonds, Stocks, etc.	189,263.71
Premiums in Transit and Deferred (net)	660,312.22
Interest and Rents Accrued	680,919.65
Other Assets	192,364.00
Cash on Hand and in Banks	343,529.06
	$40,820,856.93

RECEIPTS.

Premium Income (net)	$3,997,397.02
Interest, etc.	1,904,673.57
	$5,902,070.59

The Three Elements of Surplus
A Gain in Each in 1910
Mortality Rate was Lower.
Interest Rate Was Higher.
Expense Ratio Was Reduced.

LIABILITIES.

Reserve Fund (Hm. 3½% and 3%)	$36,811,285.00
Death Claims in course of Settlement and Instalment Fund	234,936.54
Dividends to Policyholders in Course of Payment	46,920.33
Reserve for Policies which may be Revived	91,700.00
Other Liabilities	317,567.72
Total Surplus on Policyholders' Account (Hm. 3½% and 3%)	3,318,447.34
	$40,820,856.93

PAYMENTS.

Death Claims (net)	$1,223,186.41
Matured Endowments (net)	816,490.25
Dividends paid Policyholders (including Bonus Additions Paid with Death Claims and with Matured Endowments)	1,973,243.93
Cash Surrender Values	164,415.40
Cash Surrender Values, Matured and Other Deferred Dividend Policies	566,086.17
Paid Annuitants	45,625.78
TOTAL PAID TO POLICYHOLDERS	$4,789,047.94
Commissions, Salaries, etc.	634,636.60
Taxes, Government Fees, Stock Dividend, etc.	329,126.90
Excess of Receipts over Payments	149,259.15
	$5,902,070.59

A FEW OUTSTANDING FACTS from the Report submitted by the Directors at the Annual General Meeting:—

EXPENSE RATIO again reduced, as in several years past.

SURPLUS earned, $1,233,163.11—greatest in the Company's history.

ASSETS now stand at $40,820,856.93; more than doubled within the past 12 years.

NEW PAID FOR BUSINESS amounted to $10,838,384.32. **TOTAL BUSINESS IN FORCE,** $128,274,973.54.

PAYMENTS TO POLICYHOLDERS in 1910 amounted to over $4,789,000.00, exceeding by more than one and a half millions of dollars the payments made during any previous year in the Company's history.

$2,000,000.00 IN PROFITS were allotted to Policyholders last year—a larger amount than at any previous quinquennium.

PREMIUM INCOME AND INTEREST EARNINGS show a satisfactory increase. **LAPSE RATIO** reduced. **MORTALITY RATE** exceptionally favorable.

The complete report of the Annual Meeting will shortly be published in the Company's paper, Life Echoes, which will be mailed on request.

WHY NOT REBEL?

[Pittsburg Dispatch.]

The masculine part of the world is kicking against the proposed new fashion of tight trousers. Men with fat legs object on the score of comfort, men with thin legs object on the score of betrayal, and men whose legs give an optical demonstration of the concave or convex result at being made guys. But we will have to come to it, unless we are so revolutionary as to discegard the fashion.

ENGLISH CHURCHES MAY FORM UNION

Object Is to Carry Out a Mutual Fire Insurance Plan.

Montreal, Feb. 4. — An interesting discussion is expected to take place at the annual meeting of the Diocese of Montreal next week over the following motion, which will be introduced by John Fiske:

"This synod, recognizing the advantage that would accrue to the various parishes of the Church of England in Canada, by forming a mutual fire insurance union, to co-operate in carrying the risks on all church property, such as cathedrals, churches, rectories, parsonages, and their outbuildings, colleges, church schools, halls, etc., throughout the various dioceses of the Dominion of Canada (or such dioceses as may desire such union), shall bring the subject before the General Synod at their next meeting, with a view of forming such a union."

It is likely that this matter will go before the General Synod, which meets in London, Ont., in September.

"FREE WHEAT, DEAR BREAD"

Montreal Workingmen to Protest Against Reciprocity Agreement.

[Canadian Press.]

Montreal, Feb. 3.—"Free wheat means dearer bread," say the workingmen, of Montreal, who decided this morning to agitate against the proposed reciprocity agreement between Canada and the United States.

At a meeting held today at the labor headquarters it was arranged to send to Ottawa a deputation, composed of representatives of the various trades engaged in the city.

Speakers at the meeting expressed the conviction that the farmer did not care particularly for the rest of the community, providing they could market their products advantageously.

Shiloh's Cure quickly stops coughs, cures colds, heals the throat and lungs. 25 cents.

CONSTABLE HUGHES MAKES EXPLANATION

He Says Stevenson, Who Was Brought From Glencoe Handcuffed, Has a Record.

High Constable J. A. Hughes, in reply to the complaints made yesterday that a prisoner had been brought from Glencoe manacled, stated today that had the constable brought the man in without handcuffs he would have been censured.

The high constable declared that Stevenson, the prisoner, has a lengthy record, and that on a couple of occasions he made attempts to escape from custody. Once, it is said, he succeeded in breaking away from the same man who landed him at the county jail yesterday, and in a fight for his liberty laid the constable out for quite a time. As a result, the constable has taken no chances since, and has been careful to retain a man once arrested.

At the time Stevenson broke away he entered the attic of a house and held the authorities back for some time, declaring that he would shoot any man who entered. He has already served two terms for theft.

"NUMBER 5" CLASS WAS ENTERTAINED

Young People of the Wellington Street Church Had a Pleasant Time.

A very pleasant event was held last evening at the Wellington Street Methodist Church when the young ladies of Mrs. Humphries' class entertained the gentlemen of No. 5 class of that Sunday school.

The first part of the evening consisted of a bus ride of two hours' duration, after which the party repaired to the lecture room, where a dainty lunch was served. After partaking of the delicacies a short programme followed, in which instrumentals were given by Miss Ethel Laney, and vocal solos by Misses Calver and Hiltz and Mrs. Humphries. A short stump speech was also delivered by Mr. Fred Parsons.

At the conclusion a vote of thanks was tendered to the young ladies for their kind hospitality, and the gathering concluded with the singing of "God Save the King."

SERIOUS CHARGES

Youth Who Terrorized Harrow Village Is In the Toils.

[Special to The Advertiser.]

Windsor, Feb. 3. — Hanlon Wright, the youthful desperado, who recently terrorized Harrow village, and threatened the life of his uncle unless he was given $1,000, appeared today for his preliminary hearing, but was remanded until the next sitting of the county court.

Wright now faces two new charges, one of creating disturbances at a hotel in McGregor, and also with threatening to burn the hostelry when he was asked to keep quiet.

STILL MISSING.

New York, Feb. 4.—Miss Dorothy Arnold is still missing, and there is no immediate prospect of finding her, reports to the contrary notwithstanding.

If "Little Digesters" were not known to be the best medicine for Indigestion and Dyspepsia, nobody would tell you that other remedies were "just as good." "Little Digesters" are put up in handy red boxes and sold at 25 cents the box at your druggist's or by mail. The Coleman Medicine Co., Toronto.

RUSSIAN DANCERS SUED BY SHIVERICK

Sword Flew From Mordkin's Hand and Badly Injured Plaintiff.

Hamilton, Feb. 3. — Through his solicitors today, Robert Shiverick, the department store manager whose brain was pierced by a sword, which flew out of the hands of Mikel Mordkin, into the audience, at a performance of the Russian dancers here, has started an action for $20,000 against Mordkin and his two managers, Max Rabinoff and G. P. Gentanini. The case will be heard here in March. Shiverick was able to leave the hospital yesterday.

London Life

The Future is Secure

No need to worry about investments or executors if you insure with this Company. The INCOME PRIVILEGES contained in every policy guarantee your beneficiary each year during the remainder of life the amount for which you have planned.

Ask for Particulars.

POLICIES "GOOD AS GOLD"

GEO. McBROOM, Inspector. Ordinary Branch.
W. H. ROBINSON, District Inspector.
R. P. PEARCE, Superintendent Industrial Branch.