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Bank was Insolvent Years Ago.

The interim report of Judge McKeown on the Home Bank brings out in a definite way things that had a vague and unofficial existence before.

He is to be commended on the fact that he has shown more decisive action in bringing in a report than any of the various Home Bank actions that are pending and have been pending for months.

Judge McKeown establishes the fact that the Home Bank was insolvent in 1916-18. At that time an amount more than double the total paid-up capital and reserve of the bank was locked up in four accounts, the securities for which could not be realized upon.

That condition was made known to the department of finance in 1916-18, which means that it was made known to Sir Thomas White. Other details of a similar sort were also brought to the attention of the same department in this same two-year period. They set forth that loans already made were sure to result in serious losses; that the interest on these loans was unpaid, yet it came through the books as an earning upon these loans; that false returns were made by the directors of the bank to the department of finance.

With these facts before the finance department, decisive action was to have been anticipated. These things were not vague rumors or street talk—they were real conditions, each one of them bad, and each one of them of sufficient size to call for a house-cleaning.

Although Judge McKeown does not say so, it is evident that this serious condition was met with a mild request for reformation. Sir Thomas White did make a move in 1916. It resulted in a change in the management of the bank, "Mr. Haney becoming vice-president, with the understanding that he should discharge the duties of president, and have full powers with respect to the organization of the staff."

The whole weakness of the corrective efforts in connection with Home Bank affairs is centered in that fatal triangle of words, "with the understanding."

The very next clause in Judge McKeown's report proves it. "The change seems to have met with the approval of all concerned, although no improvement seems actually to have resulted from it."

The finance minister suggested certain changes "on the understanding" that they would be made. Events that transpired later showed these changes were not made. Sir Thomas White's measure of protest was weak when compared to the measure of wrongdoing which he knew was going on behind the inside doors of the Home Bank.

Every day that the Home Bank kept its doors open following the period when its insolvency had been unmasked in 1916-18 increased the amount that would be involved in the final crash.

Apart from any bearing the McKeown report may have on the attitude of the government toward compensation for depositors, the point that stands in clear relief above all others is that a finance minister is a servant of the people, and that, being such, his plain duty was to see that the people, who had no knowledge of the true condition of the bank, were protected.

Yet for over five years people were allowed to pass in and out of the open doors of the Home Bank all over the country. Whatever may be said of the successors in office, Sir Henry Drayton and Hon. W. S. Fielding, concerning their knowledge or lack of knowledge concerning Home Bank affairs, it remains a stubborn fact that Sir Thomas White, with all the facts before him five years before his bank crashed, protested so faintly that it was the equivalent of a painful silence.

The Right of a Man to Live.

Surgeons who specialize in cancer operations are in session in Chicago. There was not much to cause excitement until Dr. Kane spoke on "A Euthanasia For Inoperable Cancer Cases." In other words it means that a surgeon would decide that a case was hopeless, and take such action as he saw fit to bring about a painless death.

Some of these specialists make the layman shiver. He does not like the idea at all of being prepared for an operation, only to have his relatives told a while later that he was found to be a hopeless old wreck, and so the surgeon had decided to turn the case over to the undertaker.

There is some bit of assurance found in the fact that Dr. Kane did not get very far with his theory before he was checked up. Dr. Held, of Chicago, could not see where or how any man "could arrogate to himself the divine right to extinguish that unfathomable something called life."

Dr. Held voices the opinion held and practiced by surgeons, and it must continue to be the standard of belief. Those who come forward with their theories of a slow death, deliberately planned, are seeking to enter a field that is barred and locked to mortal mind and hand.

It is not even for the most skilled practitioner to say when a man's span of years has been spent, nor is it for him to deliberate on the day or the hour of his departure.

His one function is to fight disease with all the ability he can muster. If in this combat he does his best, and disease is still victorious, then it has been an honorable fight. But if the surgeon were to take the mental attitude that the

thing is absolutely hopeless and join hands with the disease for the passing out of his patient, he would have no right to practice or no reason to expect the confidence of the public.

Dr. Held is on very safe ground when he contends that no man has a right to arrogate to himself the divine right to extinguish that unfathomable something called life.

An Indefinite Report Passed On.

The private bills committee has sent the church union bill along to the House of Commons, with the amendment to the preamble that it shall not become operative until and unless the courts decide that the Presbyterian General Assembly had authority to agree to union.

Along with this entangling amendment is a motion by J. L. Brown, M.P., brought in at the eleventh hour and declared out of order. Mr. Brown's motion had the fine quality of getting at the root of the matter about a day too late. It contends, stripped of its whereas and therefore, that the churches came to parliament because they did not want to go to the courts; they recognized parliament as the supreme body, and by pointing the way to the courts, as the amendment does, the churches are sent in the very direction they do not wish to travel, and the purpose of their appeal to Ottawa is defeated.

This motion, although declared out of order by the private bills committee, was sent along to the Commons.

The private bills committee may have been very sincere in their action, but they have not given the Commons the leadership to which it is entitled. The bill goes from the committee with an amendment that mutilates it and points to a litigation which no one wants, and tied to this again is the Brown motion to wipe out this amendment. The private bills committee, failing to function decisively, passes the whole thing, amendment and motion to kill the amendment, over to the Commons.

It has not been a good piece of work, and is probably the result of trying to please too many people.

The Commons now has the work which the private bills committee did not do. Its first thought should be to give the people of the churches what they want.

The Passing of Dr. Eccles.

London lost an outstanding citizen, and the world of medicine one of its most capable exponents, when Dr. F. R. Eccles passed away at his home in this city.

Dr. Eccles lived in a sphere that was much larger than his own private practice. He was a man of vision, who could sense the good that could come through the collective power of a good hospital.

It has been men of the type of Dr. Eccles who have laid the foundation for a medical school in London that has made possible the excellence of the instruction now given at that department of the University of Western Ontario.

Of a kindly and sympathetic disposition, Dr. Eccles made good use of the days as they were measured out to him. He made a full and useful contribution to the needs of his day, and he has left behind him a monument in the hearts of those who knew him and loved him for the man that he was.

Largely a Matter of Bookkeeping.

Ratepayers should not get unduly excited over the surpluses that are reported in connection with the operation of schools in London. Grants from the government do not come along at the time the city's fiscal year is closed, and therefore do not appear in the year's work.

The public schools did not use the sinking fund and interest provided for the new Empress Avenue School, therefore the \$15,000 appears as a surplus. The public schools use about \$600,000 a year, so a surplus of about \$10,000 on this is not very wide of the mark.

The way in which the announcement came out in the first place might lead to the belief that some one had stubbed his toe on a loose plank and found underneath a whole heap of perfectly good money that was never suspected to be in existence.

The idea that the tax rate could have been reduced had this "surplus" been brought to light earlier is not feasible. Provision must be made for the shortage caused by the city losing its annexed area tax case, and it must be remembered that there is a two-year payment not made on the suburban road area.

Note and Comment.

Dad's idea of a good time is a new pair of pants.

"Millegand Beaten By the Left" reads much like a prize fight story.

The rain plays no favorites. It fell on the sow thistles as well as on the butter beans.

About the only man who would vote for a tax on gasoline at present prices would be a chap who rode a bicycle.

New York actress is charged with kicking an actor on the shins. Lots of them have got worse treatment than that.

The McDonald clan gathered at Springfield for a picnic. How easy to be friendly at such a time. Simply say, "Howdy, Mac?"

A local store has a straw hat with head room about two feet across. Those suffering from swelled head should go in and try it on. This is safety first year, and no names are mentioned.

Premier Millerand of France has been forced to resign. He said a few days ago that he would do no such thing. He's not the first man to make a positive statement and couple with it a negative performance.

London had a regular summer storm on Wednesday, with a bombardment of thunder, and Probs never had a word of advance notice about it. Surely the weatherman with his spy-glass, his ear trumpet and all the rest of his rigging, can do better than that.

Dr. Frank Crane

PROVIDENCE

No one can see Providence who is incapable of generalities.

Providence represents an idea; and if one is going to form his opinions by single instances, if he is incapable of recognizing exceptions, he should let ideas alone.

He had better stick to mowing the lawn or tinkering with the automobile.

In fact, the difference between the ripened mind, the mind that you would call cultured or educated, and the naive mind of the child or the dishwasher is, first, the power to generalize and, second, the will to form one's judgment and govern one's conduct by generalities.

A belief in Providence amounts to a belief that the universe is controlled by a governing mind. I say mind and not force, for mind has a purpose, it cares; force is indifferent, it does not care.

There are myriads of single instances which indicate that the governing power in the universe is careless; but every one of these proves no more than the fact that that governing power does not seem to care for the same things we care for, which is not at all a proof that it cares for nothing. It is simply proof that we do not understand.

As far as the known laws that govern the world are visible they show purpose. Lack of purpose is shown only by those exceptions that seem to have no law. The difference between the honest man and the rogue is that the honest man believes that honesty is the best policy all the time, in the dark as well as in the light, when the result is pain and shame even as when the result is pleasure and profit; while the rogue is simply the person who believes that "this time does not count."

There can be no such distinction as that which is made between General and Special Providence. If there is any Providence at all it must attend quite as carefully to the orbit and movements of an electron as to the course of Arcturus.

The human mind is finite; it thinks clearly only as it brushes aside all non-essentials and distracting things and concentrates upon one. But if there is any mind at all managing the universe, that is to say, if there is any Providence, it must be a mind that does not have to do this.

In other words, our minds think in a straight line; we can think of but one thing at a time. The mind governs the universe must be able to think of everything at once. It must be attending to the marriage of the atoms, to the flow of the electric current, and must do this with perfect ease, at the same time that it is controlling the destiny of nations and the dance of the stars.

I believe in Providence and that Providence, and not law or force, is governing everything in the universe for the simple reason that I believe that mind is superior to force and law.

I know that a thought can create a cathedral. And I know that the cathedral continues to stand only so long as it corresponds to certain thoughts in the minds of men.

I know that thought and the functioning of mind is the greatest known force. And I cannot conceive of Providence as being of any lesser sort of thing than my own mind. The whole cannot be less than one of its parts.

The other day an earthquake jiggled the roulette balls in the casino at Monte Carlo and increased the rake-off of M. Blanc a perceptible amount.

There is a kind of brain to which this sort of thing is a proof that there is no Providence or that Providence is careless or cynical.

I am glad I do not have that kind of brain.

Ye Olde Straw Hat

When weather goes to 82 and summer heat's turned on anew, what is a man in old felt hat supposed to turn about and do?

You dingy lid, you are a fright, you're out of date this time of year, but still I love the way you act and how you sit upon my ear. Away last fall I picked you out, you were a dandy in your time, but now you're sagging at the edge like pickles soaked ten days in brine.

I knew I had an old straw hat left from the heat of '23, in thrifty vein I dig it forth, the thing is good enough for me.

But when I put that wisp of straw upon my dome and sally out, why all the youngsters on the street they giggle first and then they shout; they laugh about my bonnet's style, I know it's faded at the keel, I feel much like a tramp who knocks and asks the missus for a meal.

You old straw lid of '23, you were a peach away last June, but time has whacked you on the jaw, you look much like a half-baked prune.

I mind the reckless day I went and peeled three beans from off my roll, I gave the village folks a treat a-walkin' out in easy stroll. I was a riot in them days, the dudes stopped to my cottage door, and begged to know whereat I shopped and if the dealer had some more.

But that was back in '23, it doesn't seem so long ago, but it's a lifetime none the less as fickle things like straw hats go.

Once more I'll go unto the clerk and ask him for a benny new, the hat of vintage of last June won't do for folks like me and you.

The graveyard where the straw hats go, it must be sixteen miles by ten, with monuments in blazoned words about the vanities of men.

Farewell, you lid of '23, you served me like a faithful man, we're livin' in a fickle age, your place is in the garbage can.—ARK.

Goodwill Among Men

(From the Emporia Gazette.)

The other day in Kansas City the Knights of Columbus, a Catholic organization, formally offered to the convention committee of the Shriners, Masonic organization, the use of the Knights of Columbus new clubhouse during the Shriners national convention. The new clubhouse has 85 rooms with shower baths, gymnasium, and a swimming pool, and the whole plant will be at the disposal of the visitors during the convention.

If Christ were to come to Kansas City, where would he find goodwill among men? Would he go to those who are preaching race hatred, religious prejudice and bigotry, or to those who, despite their grave differences of creed, turn in neighborly kindness and good fellowship to their friends with this offer of substantial help?

And you, kind sir, here is an acid test of your soul. Do you get a thrill when you read some oft-exploded and discredited "foxy" either of Mason or of Knights of Columbus; or does your heart swell in pride for your humanity when you read some little item that shows how Christ, preaching goodwill among men, did not die upon the Cross in vain?

Meeting the First Problem.

The graduates are now beginning to wonder if they will accept a \$10,000 job right away or take a few weeks before settling down to work.—Kitchener Record.

Better Without Them.

Americans should not take offence at the Japanese boycott of American films. Rather they should welcome it, for now the Japs may get less distorted ideas of American life and character.—Hamilton Herald.

The Fun Shop

A SINK SONG.

By George S. Chappell.

When I was young I used to think
That cooks were necessary;
My idea of a kitchen sink
Was vague and foggy, very.
But now that I am older grown,
With four expensive kiddies,
My wife and I oft "do our own."
Without the help of biddies.

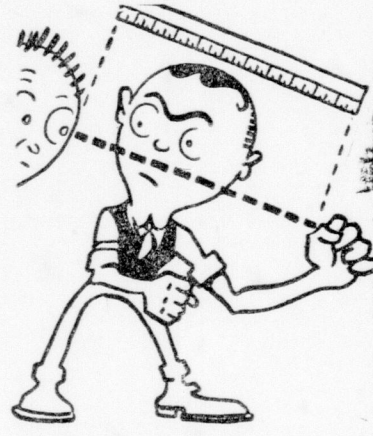
At first this menial labor irked
My soul beyond all measure.
But gradually, as I worked,
The job became a pleasure.
And when I'd done some difficult
Utensil like a fry-pan,
Vain-gloriously I'd exult
And say, "Look, dear, at my pan."

Ah, blessed sink and kindly drain,
In which we've learned to capture
The old companionship again,
While o'er our soapy hands and
heads

The kids sleep calmly through it,
Unconscious, in their snowy beds,
That they are why we do it!

Teacher: "Will someone in the class give me a sentence with the word 'aqueduct' in it?"
Johnny: "We didn't see all of the show, 'cause after the first act we ducked."

—H. R. Moore.



AN ARGUMENT IS THE LONGEST DISTANCE BETWEEN TWO POINTS.

YOU AND I.

A man there was who began to swear
(Even as you and I).
At his wife when she boyish-bobbed
her hair.
But she was his wife and she did not

care,
She called him a fool and gave him
the air.
(Even as you and I).
—John McDonough.

A LITERARY MAN.

Flo: "I hear that Mazie's married a writer."
Fay: "I'll say he is. Ever since she married him, he's been writing checks."

—M. A. Beer.

FRANK VERSES ON THE NEWS OF YOUR ENGAGEMENT.

By Molly Anderson Haley.
The Card She Sent.
Your engagement's bound to be
One round of glad festivity.
And rosy dreams and heart's delight.
"Congratulations true," I write!

The Card She Meant To Send.
Your engagement's bound to be
A source of much expense to me.
There'll be showers, the wedding, too.
And another gift when the stork is
due.

It's all right to follow your natural bent,
but don't go broke doing it.

AND THEN CAME THE KISS.

At nine o'clock they were seated at opposite ends of the couch. At 9:30 they were slightly nearer to each other. At 10 o'clock they were only three feet apart. At 10:25 there was scarcely any perceptible space between them.

The young man spoke.
"Has your father gone to bed?"
"Yes, Tom," she replied.
"Has your mother gone to bed?"
"Yes, Tom."

"Do you think your little brother is under the couch?"
"No, Tom."
The young man heaved a sigh of relief.
"It's your move," he said.

JINGLE-JANGLES.

Birds are always on the wing;
Dollars fly like everything.

Gossip is there for the seeking;
Fountain pens are always leaking.

Banks no end of wealth control;
Billows have a mighty roll.
—Nathan M. Levy.

Readers are requested to contribute. All humor: Epigrams (or humorous mottoes), jokes, anecdotes, poetry, burlesques, satires and bright sayings of children, must be original and unpublished. Accepted material will be paid for. All manuscripts must be written on one side of the paper only, and should be addressed to The Fun Shop, The London Advertiser. No manuscripts can be returned. The rates are \$1 to \$10 for accepted material, and 25 cents to \$1 a line for poetry.

THOUGHT END HAD COME SAYS BROCKVILLE LADY

Mrs. Breakell Suffered Intensely, Due to Stomach Trouble.

"My health has been so good since taking Tanlac that it is a marvel to my friends and neighbors," is the striking statement of Mrs. Martha H. Breakell, 4 Franklin St., Brockville, Ont.

Mrs. Breakell is one of Brockville's oldest and most beloved residents. She has just passed her 85th birthday, which she says "was one of the happiest of her life, all due to the health and strength she enjoys since taking Tanlac."

"Four years ago I became so ill that

with an attack of stomach trouble that I didn't think I could live a week. My nerves became all shattered and between this and my stomach misery it seemed like I would never be able to sleep again. "One of my neighbors advised me to try Tanlac, and that is the answer to the wonderful difference in my condition. I can once more enjoy life and am giving unstinted praise to Tanlac."

Tanlac is for sale by all good druggists. Accept no substitute. Over 40 million bottles sold.

Tanlac Vegetable Pills for Constipation, made and recommended by the manufacturers of TANLAC.—Adv't.

Saves so much Suffering



when you have ABSORBINE JR. handy in the medicine cabinet.

If the younger Children develop Toothache, Ear-ache or Sore Throat in the night, a little ABSORBINE JR. will soothe and relieve and send the sufferer off to sleep.

If accidents happen—a cut finger, burnt hand, sprained ankle, bruised arm, wrenched shoulder or bleeding cut—apply at once

Absorbine Jr.
THE ANTISEPTIC LINIMENT

It prevents infection, soothes the pain, starts healthy healing, and is a dependable "first aid" for any injury. It does not grease or stain bandages—has a clean, aromatic odor that freshens up a sick room.

\$1.25 a bottle

at most druggists or sent postpaid by

W. F. YOUNG INC. - Lyman Building, Montreal

Your Home

Over a million dollars a day is the amount of life insurance purchased by Canadians so far this year.

For what better cause could the Canadian people provide these millions of dollars than that of caring for the home and safeguarding home life?

Have you had a share in this foresight or are you building on the hope that you will live long enough to provide funds for the support of your home?

Life Insurance is at your service to **guarantee** your home against adversity.

—Life Insurance Service

The Love that never Dies

