

The Toronto World

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THURSDAY MORNING, MARCH 16

Preparedness in Banking

If the United States is not prepared for war so far as men and munitions are concerned, she is certainly well prepared with what has been often called the sinews of war. She seems to have settled her problems of banking, currency and finance. The Magazine of Wall Street recalls that the gold standard formally adopted in 1900 bids fair to remain for all time to come the settled policy of the nation. The federal reserve bank legislation of 1913 it considers to have settled as definitely the problems of bank issues, government currency and government control over the quasi-public service of banking, which vexed the country for 80 years. At any rate after a fair trial the federal reserve bank system seems to be as firmly established as the gold standard.

There is, of course, nothing new about the system now prevailing in the United States. That country has merely placed itself abreast of European nations long accustomed to state banks of issue and redoubt. The amazing thing is that the people of the United States should have been almost universally ignorant of what other civilized nations were doing. It was not until a national monetary commission had visited every financial centre of the world that congress realized how unprepared the nation was to do battle for world trade or even properly to look after home trade and industry. Then at one bound the government took the leadership in the banking business, regained the sovereign franchise of emitting currency, made the national credit available for the relief of business and more than doubled the mobility of the nation's wealth by invoking the principle of rediscount.

In the old days every bank had to dig itself in behind great reserves of liquid strength. No banker, however honest, could tell when he might be confronted by a run on his bank, by a currency corner or money famine in Wall street, by inability to get money on any terms from his agent in Chicago or New York. He could not lend money out freely because he had to keep enough on hand to meet any possible demand that might suddenly be made upon him. If a merchant or manufacturer, good for ten times that amount, discounted a note for \$10,000, the banker could do nothing with the note but embed it in a safe deposit box and wait patiently for its maturity. In the meantime it no more enabled him to discount the equally good note of another customer than the old it had been so much wrapping paper. If he went to a rival bank and offered to rediscount it he would at once appear suspicious as to his solvency. As a matter of fact many banks in the United States during the past twenty years went into liquidation, although they turned out to be entirely solvent.

Now all this is changed. The small, old national bank is a member bank of one of the regional banks of issue and rediscount. It can always get national currency by rediscounting good paper. If a customer wants money the bank can get it for him. Moreover, the rates of rediscount are fixed by the federal reserve board; they are published throughout the country and the individual borrower, therefore, pays the market price for money, which is as well known to him as the market price of potatoes. Business men are heretofore today on more favorable terms than ever before from the banks of the United States. The banks do not get the high interest that they formerly obtained, but they lend more money, have more clients and on the whole are better off.

The United States regional banks of issue and rediscount will no doubt make money, but they are not trying to put one another out of business. They have a unity of interest and are all of them under the supervision and control of the government. As Hon. Charles S. Hamlin, governor of the federal reserve board, very well said the other day in New York: "The principles underlying the

Federal Reserve Act are, simple. They represent, among others, the principle of consolidation of reserve and note issues, keeping apart the function of ordinary banking from that of the issue of notes. The act provides for twelve independent federal reserve banks, but connected together through the federal reserve board so that the strength of every bank is at the service of every other."

Totally Disabled

It was a coincidence perhaps that the Dominion and the provincial houses should both have discussed the Pension Act on the same day. Ottawa has moved in this most essential matter, and a committee has been appointed to enquire into the subject. All that can be done to strengthen the resolution which this committee will probably make should be undertaken by those who are interested in the war, in recruiting, and in the welfare of the brave fellows that have given their fortunes for their country.

There are two points we desire to present to note. They both relate to disabled men. It should be recognized that this class of returned soldier demands more consideration than any other. The pension allotted to him by the present regulations is entirely inadequate. It is idle to say what other nations are doing for their men, or failing to do. We might as well discuss the pay which other nations give their men. Canada is on an altogether different basis in this respect.

The totally disabled man must be allowed at least \$12.50 a week. This is not equal to the standard of living laid down by the labor bureau, but that standard may be regarded as an average, and it is possible to live in a village on \$12.50 a week, which is about \$54 a month.

The other point is that unmarried men should have the same amount as married men. A totally disabled man without a wife actually needs a larger income than the married man, if he has to engage help. A cripple, a man suffering from paralysis, one who has lost both his hands; such men need to be pensioned at the same rate when unmarried, as the married. It would happen that such men might even marry on \$54 a month, for women will from compassion and its tenderer sister, do that which they will not do for money.

At any rate there is no excuse for placing the disabled man in a position where he must appeal to charity, there is no reason for making a distinction between the married and the unmarried. Perhaps the board of trade would give expression to a sympathetic view of these facts.

The Stars and Stripes

A man with the German or Saxon name of Sweeney has written to The New York Times to say that the Stars and Stripes are hissed whenever they appear in Canada. We suppose the editor of The Times knows his business, but general statements of this description are not calculated to increase the respect with which The Times is held in Canada.

There is really no foundation for such a statement. It is unfortunate that it should gain circulation in such a paper as The Times, where many readers may be misled by it. There are a thousand United States flags in Canada for every British flag that could be found across the border. We are only too complacent towards the Stars and Stripes. There is no reason why we should take the trouble to hiss it, and we don't.

SUNDAY'S MEETING AT PETERBORO.

Editor World: We but gentlemen in today's issue with reference to a meeting held in the Grand Opera House on Sunday afternoon, which may tend to create a false impression, unless the whole facts are known.

We request, please, you give our letter space in your next issue. During the ordinary course of business, we leased the Grand Opera House, the International Bible Students of Peterboro and surrounding country for an afternoon meeting, the speaker being announced as Pastor Russell of Brooklyn, N.Y. This lease was covered by a regular printed agreement, and after being delivered, and the meeting advertised, we were approached by some citizens, who stated Pastor Russell was not a proper person to be allowed to speak, as his teaching tended to prevent recruiting. We replied that the contract had been made, to which we could be held, and we failed to see why objections should be taken, providing the International Bible Students of Pastor Russell were observing municipal, Dominion and empire laws, and in event of breaking same would be amenable to the police.

Following the visit of the deputation, we received anonymous letters threatening to bring trouble in event of allowing the gentleman announced to speak. When, therefore, Mr. Jos. Wearing jumped up, it looked as if the trouble was about to start, and in order to disperse the meeting a demand was made that the theatre be released. This suggestion was accepted, to our surprise and regret, and in order to embarrass Mr. Wearing a demand was made that the fee be paid in advance, and that the theatre be released without any damage to life or property.

Had a conference been held with us prior to the meeting, stating what Mr. Wearing was to do, we would have been prepared for it, and would have understood the matter; but, not having had any interview, we misunderstood the matter, which caused us to act as we did.

MICHIE'S
BEAURICH CIGARS
3 FOR 25c
AT THE CIGAR DEPT.,
7 KING ST. W.
MICHIE & CO., LIMITED

"IS THIS YOUR CAT?"



A Line o' Cheer Each Day o' the Year

By John Kendrick Bangs.
A LIVING SONG.

(Copyrighted, 1916).
HE HAD no voice for song,
He knew no art,
Yet sang he all day long
Deep in his heart
For joy of living, mere—
Just glad to be—
Himself a song of cheer
Was he to me!

J. J. Turner & Sons. (Per J.)
Peterboro, March 14, 1916.

HOLD AN EXHIBITION OF WAR SOUVENIRS

Hundred and Seventieth Battalion Request Friends to Lend Relics.

The 170th Battalion has in view an exhibition of war souvenirs and is anxious that those of its friends who are willing to lend anything of general interest should convey to Lieut. A. E. Williamson information as to where these may be called for. The officer in charge at the battalion headquarters at 53 West Adelaide street is also ready to receive any interesting relics of this or previous wars for the purposes of this exhibit.

Knowing the difficulty there sometimes is in securing a bayonet, or helmet from even a German soldier, Lieut. Williamson has made ample arrangements for their safe keeping. Not only will they be insured, but a guard will be placed over the collection both night and day.

Therefore those who are kind enough to loan such valuable souvenirs may be assured of their safe return as soon as the exhibition is concluded.

CLARENCE McCUTCHEON HAS LEFT FOR HIS HOME

Expressed Hope That He Would Not Have to Return to Toronto.

Clarence M. McCutcheon, one of the three brothers recently accused of a charge of conspiracy to defraud the public, in the assizes, and one of the four brothers accused of theft and misappropriation, in the case now pending, left Toronto last night for Great Falls, Montana, where his home is. He said that he had been advised by counsel that his presence would not be needed in court March 27, when the counsel will appear before Mr. Justice Middleton to know if the crown intends to bring the case against him. If the crown does so decide, he will have to return by April 10, when the assizes open.

He expressed the hope that he would not have to return, and said he thought his trip to Montana would more than meet his expenses. He was seen off by his brother, Gordon D. McCutcheon.

SCARBORO FARM SALE.

At Frank Weil's sale of farm stock and effects in Scarboro township yesterday nearly \$4,000 was realized. Ordinary Holstein cattle selling from \$85 to \$154, the latter the top price for the day. Mr. Weil has sold his farm which contains 100 acres to Abram Ingilston of the same township for \$13,000.

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KIDNEY PILLS
CURES ALL KIDNEY DISEASES
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HUGE FRENCH RESERVES WERE SENT TO VERDUN

Steady and Almost Endless Stream of Guns Are Moved Up.

NEW YORK, March 15.—It would be impossible for anyone not high in French military councils to estimate the number of French reinforcements sent to Verdun just prior to and immediately following the first German attack, according to J. F. Brown, an American ambulance driver, who arrived here tonight on board the French line steamer "Le Touraine." Brown, whose home is Milton, Mass., was accompanied by J. H. Downs of Brookline, Mass., also a driver with the American ambulance corps in France. Both are Harvard graduates, who went to France five months ago. They left the Verdun front a week after the great battle there began.

"There was a steady and almost endless stream of guns and munition supplies moving up to the French line for several days," said Brown. "I was told that these were brought from reserve stores all over France."

CANADIAN ARMEN UNDERPAID.

LONDON, March 15.—It is understood that correspondence is proceeding between the British and Canadian Governments regarding the pay of Canadians transferring to the royal flying corps, who only receive 14 shillings 9d. while the English trained men receive a pound. This week's Truth declares such an anomaly intolerable, and says that the war office should pay the difference.

CHINESE REBELS' FORAY.

SHANGHAI, China, March 15, 10 p.m.—With the object of securing arms and ammunition, a force of rebels recently raided Shuntak, in Kwang Tung Province, 20 miles south of Canton. They secured a quantity of these munitions and escaped after a fight with government forces, in which the casualties on each side were estimated at 200.

JAPANESE STEAMER OVERDUE.

LONDON, March 15.—The Japanese steamer Hokoku Maru has been posted at Lloyd's as overdue. She left Portland, Ore., Nov. 8, for United Kingdom port, and was last reported as leaving Singapore on Dec. 20.

REV. EDWARD SAUNDERS DEAD.

OTTAWA, March 15.—Rev. Edward Manning Saunders, D.D., for many years a leader in the church life of the maritime provinces, but since 1913 a resident of Toronto, died suddenly here this morning at the residence of his son, John C. Saunders. He was returning home from a visit to Halifax. He was born at Aylesford, N.S., in 1829. The funeral will take place from the residence of Senator Denis here on Saturday for interment in Halifax.

TURKEY'S NEW WAR CHIEF.

LONDON, March 15.—An Athens despatch to the Exchange Telegraph Company says it is reported that Ismail Hakkı, president of commercial administration, has been appointed Turkish minister of war.

YOUR CHANCE—THE WEST IS CALLING.

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YOUR EYES MAY THIS MINUTE BE BADLY IN NEED OF GLASSES

TODAY IS THE DAY
TO HAVE THEM EXAMINED
Scientific diagnosis, correct glasses and moderate price—all assured you.
Marriage Licenses Issued
OPTICAL DEPARTMENT OF
H. W. TISDALL'S JEWELRY STORE
150 YONGE ST., TORONTO

TURKS TO CONCENTRATE FORCES AGAINST RUSSIA

Great Russian Successes Have Evidently Caused Dismay in Constantinople.

PARIS, March 15.—The Turkish Government has decided, in view of the danger of the Russian advance, to concentrate all the available forces of the empire against Russia, according to semi-official advices received in Athens from Constantinople, says a Havas correspondent.

A majority of the troops in Thrace, on the Smyrna coast, on the coast of the Sea of Marmora and in Asia Minor, the correspondent adds, will be sent to Angora, Asia Minor. The Egyptian and Mesopotamian expeditions are said to have been completely abandoned.

STILL BENT ON MURDER.

Berlin Denies New Sub. Campaign Has Been Dropped.

LONDON, March 15.—According to an official statement made in Berlin, all rumors regarding the cancellation of the postponement of an intensified submarine campaign against armed merchantmen, as announced in the German memorandum to neutrals last month, are untrue. There has been no postponement, and abandonment of the campaign was never considered. On the contrary, the statement says, it is now in full swing.

CHEAP FARES TO FARM HANDS.

MONTREAL, March 15.—It is said in transportation circles here that the Canadian railways have agreed to the request of the Canadian Government to grant the rate of a cent a mile in Canada for American farm laborers who are expected to come to Canada in large numbers, owing to the active campaign now being carried on in the United States by the department of the interior.

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COL. WESLEY ALLISON HANDLED MANY LINES

Numerous Telegrams Produced at Inquiry Told an Interesting Tale.

MESSAGES TO HUGHES

Latter Was Advised of Purchases of Revolvers and Pistols.

OTTAWA, March 15.—F. R. Chalmers, G.N.W. agent at Morrisburg, produced for the public accounts committee today a large sheet of telegrams that passed between Col. Wesley Allison and others early in the war. A sub-committee examined the messages and decided that a number of them were relevant to the enquiry into Allison's movements there. The others Chalmers promised to protect from destruction in case they are required.

On Aug. 30, 1914, Allison wired Col. Skinner, head of the Colt Company, at Hartford, to meet him at Ogdensburg, as he had "a large order in sight."

Messages to Gen. Hughes advised him of the purchases of revolvers and pistols, for testing. "Must have Lee-Enfields," said the message.

Immediately afterwards a meeting was arranged between Gen. Hughes, Allison, Skinner and Brough of the Remington Company.

Col. Morgan, associated with Allison, wired C. R. Flint in New York on Sept. 19: "Allison has million blanks which he offers for \$1.35 each, delivered. He asked me to wire you, as you might require them for Russia or France."

Allison's secretary on Sept. 21 wired the Midvale Steel Company to ship him 25,000 patent protecting shotguns to Waddington, N. Y.

On Oct. 27 Allison wired Gen. Hughes that the Colt Company could supply 5,000 more pistols and advised him to the order at once. "I will wire you after the output. It could also secure 100 machine guns other countries were after. Gen. Hughes was urged to arrange payment for pistols by "your personal order."

Other messages referred to cart-drawn coats, shirts, blankets, boots, socks, etc., samples of which Allison appeared to have.

A REALISTIC INFANTRY ATTACK BY THE 84TH—VIEW OF THE 125TH.

BRANTFORD, March 15.—The people of this city certainly appreciated the enterprise of The Toronto Sunday World in the lavish display of pictures in last week's issue of the troops in training here. This week's issue of The Sunday World will have more than a page of pictures showing the Brantford troops in various poses. One realistic view of the infantry attack, showing the 84th Battalion on the Brantford Exhibition grounds. Other views of the 125th Battalion, in charge of Lt. Col. Cutcliffe, which presents a remarkably smart appearance; a demonstration of signals by men in charge of Signal Sgt. McGrattan, and the sergeants of the 125th Battalion are shown in the open order. The World photographer was fortunate in obtaining an unpremeditated pose of the regiment as they were being dismissed for dinner. The Sunday World is for sale in Brantford on Saturday by all newsdealers; the edition containing the news and sporting sections can be obtained on Saturday evening after 8 o'clock. Owing to the enormous circulation of The Sunday World, it is necessary owing to printing necessities to determine the run early in the week in order to insure getting a copy of this week's issue, it will be well to place your order with a newsdealer at once.

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Ismail Hakkı Bey has held office in several Turkish cabinets during the past ten years.

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Spring Fair

Of Millinery, etc., now on MILLINERY

Beautiful display of every new hat and including, as well as our own designs.

LADIES' SUITS

A very attractive Spring Suits all the new styles and are displayed in popular fabrics, checks and some special ing shown cloth. The materials a mansion can afford.

LADIES' COATS

A good assortment of new styles and are shown in popular fabrics, checks and some special ing shown cloth. The materials a mansion can afford.

LADIES' DRESSMAKING

Fully equipped for all orders in dressmaking and alterations.

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JOHN C.

55 to 62

LADIES' GENTLEMEN

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THOMAS FINANCIAL