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London, Ont., Monday, Feb. 27.

Canada and Its Railway
Problem.

TORONTO Saturday Night gave last week the first of a series of outstanding articles on Canada and its railway problems, by our former well-known able townsman J. LAMBERT PAYNE. It promises some light on a problem little understood, and will disclose the amazing losses we face. Mr. PAYNE was formerly the statistical expert of the department of railways and canals. He is an able writer, and is writing on a subject he thoroughly understands.

His first sentence is: "The net debt of Canada was increased during the fiscal year 1921 by \$69,862,971. In other words, it was advanced from \$2,303,210,013 to \$2,372,572,984." We take one other extract:

"Last year the minister of railways announced to Parliament that the deficit on the government railway system was \$70,321,735. It was, as has been said, nearly twice that by correct accounting. It left out charges that were just as genuine and just as necessary as any of those which made up that big sum. But, in order to show just what it meant to the people of Canada, it is only necessary to do a little sum in arithmetic which would be quite within the capacity of any school boy of twelve years.

"To pay this \$70,000,000, Canada had no surplus from revenue with which to do it. The money had to be borrowed. It cost the country a little more than 7 per cent to borrow money last year. Therefore, when the accounts for 1921 came to be paid, they included \$4,900,000 of interest on the \$70,000,000 borrowed in 1920. At the same time, another \$70,000,000 had to be taken care of in 1921, because the railways again fell short by at least that amount; so we would have \$70,000,000 added to the debt, plus interest on \$74,900,000 for the preceding year. Assuming that the deficits would not average more than \$70,000,000 per annum for the six years between 1920 and 1925, and charging but 6 per cent interest after 1921, this is the way the thing would work out:

| Amount of | Interest | Debt |
|-----------|---------------|---------------|
| 1920 | \$ 70,000,000 | \$ 70,000,000 |
| 1921 | 4,900,000 | 144,900,000 |
| 1922 | 8,634,000 | 223,534,000 |
| 1923 | 13,381,640 | 306,915,640 |
| 1924 | 21,364,538 | 398,349,178 |
| 1925 | 23,900,411 | 492,249,589 |

"The accretive power of the financial snowball grows alarmingly with each year, and the question which each citizen must ask himself is simply this: 'How many revolutions can this ball make before we shall be at the ultimate limit of our power to pay?' Could we stand it for ten years? Possibly. Could we stand it for fifteen years? It is very doubtful. Could we stand it for twenty years? We could not."

These extracts are sufficient to show the magnitude of the problems discussed by one who knows. They should be read by everyone. The future of Canada depends as much on how its railway problems are solved as on any other question.

Windsor's Civic Affairs.

MAYOR WILSON of Windsor believes that the present is a time for curtailing in civic expenditure. Discussing this point at the request of THE ADVERTISER, he points out that "1922 must be a year of retrenchment in the matter of public improvement, and this course is being adopted in so far as is consistent with the rapid growth of Windsor. Our debt has increased approximately three million dollars within the last two years—that is, nearly doubled. This is chiefly due to the number of local improvements constructed—such as sewers, pavements and street openings—of which the city at large is obliged to assume a portion averaging about one-third of the whole cost. It is difficult to curtail these works, as the property owners immediately benefited in nearly all cases petition for the work. Another reason for the large increase in our debt is the recent construction of two public schools at a cost of about half a million dollars each."

MAYOR WILSON of Windsor is not committed to the idea of paying any great part of civic expenditure out of the year's taxes. "It is not, in my opinion," he says, "feasible to adopt the pay-as-you-go plan of meeting expenditures when the life of the work covers years to come. It is not logical in the case of local improvements, and, of course, quite out of the question in the erection of schools and other public buildings. It might, perhaps, be good policy to purchase fire apparatus and public works machinery out of the taxes of one year, but we have not tried out the plan in the event of the cost of a piece of equipment being in excess of \$10,000."

This question faces every municipality, and it cannot be claimed that any place it has been solved. Unless the rule is adopted that debentures to be issued in any given year must not exceed the amount of existing debentures retired by maturity, the debenture debt of any city going to keep on increasing year

SOMEHOW SHE JUST CAN'T GET STARTED TO SET.



by year. In other words, unless there is a stop some place, the tax rate is going on growing each year. There is probably not a municipality in Ontario that is not now faced with the problem of financing very large expenditures made in the past four or five years. Conditions of trade for a time were abnormally good, and the buoyancy of the times was reflected in the undertakings of the municipalities. Work was plentiful, wages good, and it was not a serious matter for the people to meet the tax levy. These latter favorable conditions for the present have departed, but the load to be carried remains.

Windsor's chief magistrate also brings out a point experienced by every man who has ever participated in civic life, viz., that the council, the body looked to to keep the expenses within reach of the people, have very little control over the tax rate of the year.

"In 1921 the school rate of Windsor, according to Mayor Wilson, was 12.267 mills, and the general rate 15.733 mills. Our police expenditures are heavy, the per capita rate being \$3.65, and for this reason we are asking the Legislature to amend the act so as to place on the police commission two members elected by the ratepayers, in addition to the mayor, council judge and the police magistrate. As the law now stands, the council, while responsible to the electors for the expenditures of the city, has very little control over same—less than ten mills, after deducting schools, general debentures and park fund rates, and this 10 mills included the police expenditures which last year were \$133,000, or slightly over 3 mills."

It is hardly likely that the Windsor council actually controls 10 mills of the tax rate. This 10 mills probably includes the civic payroll, over which the council exercises only nominal control, because it can hardly cancel the expenditure or even reduce it to any great extent. Its function becomes one largely of simply approving of an expenditure which, of necessity, must be made.

The mayor of Windsor also takes occasion to point out that the financial condition of the city is sound, and gives as evidence the fact that debentures recently sold brought a most satisfactory figure. Since the street car system has been operated under the present management, there has been an improvement; factories are employing more men than a year ago, and on that account it was not necessary to open up relief work on any extended scale during winter months. Improving conditions give grounds for well-founded and reasonable optimism.

Spending Money.

WORD FROM Fredericton, N.B., indicates that, owing to a slump in the lumber industry, new sources of revenue will have to be tapped if the provincial finances are not to suffer seriously.

The Dominion is likely to offer a new loan to take up some of the outstanding bonds which fall due this year, not being able to provide for their retirement at the present moment.

Municipalities face much the same problem in many places. They have been, in the boom years, committed to certain programs of expenditure, based upon the paying ability of a whole community working at good wages, as they were a few years ago. The wise legislator, whether in parliament, school board or council, is one who can sense and appreciate the ability of a people to pay the levy made.

The continued demand for more revenue by public spending bodies is a sign to reach for the axe and the pruning hook.

Farm and City.

THE CHATHAM Planet, discussing the way in which farmers have been quitting the land in recent years, claims that the "farmers have merely been experiencing an unfortunate depression which comes every little while to people in other lines of business as well as farming. In fact, there are people in Chatham, especially in the manufacturing line, who can produce evidence to show

that business in many ways besides farming has been none too good during the past couple of years. This has been shown by the lack of employment in the cities, which has given rise to a situation every bit as serious a problem as the depopulation of the farms."

The Planet is inclined to bring the matter to the door of the Duxbury government, claiming that "we were told, prior to the last provincial election, that agriculture had been neglected in the past, and that the farmers themselves were going to take a hand in the management of public affairs. They have had their chance, but still the farmers are leaving the farms, and conditions in a great many ways are not even as good for the farming communities as they were under the former administrations."

There is an interesting point that would make a splendid debate. Were we to accept the ruling of the Chatham paper, we would be committed to the belief that a government's power is greater than the effect of world conditions.

Getting back to the first principles, it is more essential to the life of the nation that agriculturists in Canada shall be prosperous than that the same condition should reach any other class. The farmer is our chief and almost only source of new wealth, and when he prospers the rest of the country comes along with him. When he goes flat we go flat with him. That is a fact, proved by experience, and to which there can be no successful contradiction.

LITTLE 'TISERS

And now comes a new scientist with a serum that will grow hair on bald heads. A few squirts of this juice and a barren dome will become like a field of twitch grass in an orchard.

In United States there were in 1919, according to the official statistics of that time, 7,739,159 telephones in use. That is an average of one telephone serving about thirteen people. In the same year the statistics showed that Canada had 779,000 telephones. In Britain there is one telephone to about fifty persons.

L'Evenement (French) points out that PREMIER KING has a big task ahead of him, finding the country with many contending interests. It goes on to say: "Add to this the fact that the public treasury is practically empty, that the administration dare not dream of creating additional levies, but must make both ends meet by the practice of the strictest economy, and one begins to get some idea of the difficulties Mr. KING and his colleagues have to face. Obviously, Mr. KING is carrying very heavy responsibilities on his shoulders. However, strong men like to measure their strength against obstacles."

The collapse of the United States dirigible Roma was followed by explosions of hydrogen from the gas employed. The same thing occurred in Britain a short time ago, when United States officers were preparing to fly a similar vessel purchased there. Experiments with lighter than air machines in United States alone have thus far resulted in disasters which have cost about \$20,000,000 and in the neighborhood of 100 lives. Any suggestion that the cost of helium is greater than the cost of hydrogen and that therefore hydrogen should be used loses all force in the light of those facts. In Western Canada there are unlimited supplies of helium gas going to waste 24 hours a day.

LEARN A WORD
EVERY DAY

TODAY'S word is DIDACTIC. It's pronounced — di-dack-tick with accent on the second syllable. It means—instructive, aiming to teach, conveying a moral lesson. It comes from—Greek "didaskain," to teach. Companion words — didacticism, didactics. It's used like this: "Milton's 'Paradise Lost' is a didactic poem" (that is, it is a poem that teaches a lesson).

TO THE EDITOR

EXTRAVAGANT BOARD.

Sir—I see by Friday's paper where Inspector Greer says the board is not extravagant. I am glad he thinks so, for he is the only one outside a few of the board who is of that idea. He says there is an overcrowding in the class rooms, and gives figures, 103 rooms with enrollment of more than 40; in 37 of those an enrollment of more than 45. That is only for 103 class rooms. He does not say anything about other rooms. There are lots of class rooms in this city that have only half their allotment, and he knows it, and so do the taxpayers. It is all rot about having so many in a room. How about the country schools, and the schools that we went to in our school days? We did not have quarter the room and received as good an education, if not better, than they do now, and were far healthier also.

I think it is pretty near time for the ratepayers to get together to put a stop to it, or where will it end? It seems once they are elected they do as they please. Their promises are like pie crust, easily broken. This does not mean the whole board, as there are some who understand a little better than others, but they are few. I myself think that if the board were composed of women, the ratepayers would have a better show, and we would not be paying a good rent in taxes every year.

Let all ratepayers get together, if they go ahead, and decide what we will do.

We have men with better judgment working on our streets.

W. P.

PEOPLE NOT SATISFIED.

Editor Advertiser:

Sir—With reference to the letter from your correspondent, M. P. J. I am sure that the good citizens of London must fully agree with the writer that it is time to call a halt in the mad orgy on which our local board of education has embarked. I fully believe that it is one of the most important things of our earthly existence to provide a good education for our boys and girls, yes, but an education without frills, not such as our local government is now doing. The up-to-date principles of all the schools on the American continent in our dear little city of London with a population of about 60,000, and whose slogan evidently appears to be: "We'll have the fun, let the people pay."

By the way, would some trustee kindly explain why paid for the luncheon held in the Technical School about a month ago, when the entire board of education was present? Other expense to the taxpayer, I suppose. Who ever suggested the luncheon had evidently a keen sense of wisdom. The trustees, after having dined and feeling in the best of spirits, as humans usually are after a good repast, were conducted around the building, and, being in high good humor, a dollar or two of the taxpayers' money didn't amount to anything anyway, so let's have an auditor, swimming pool, gymnasium and a few class rooms. It looks as if the individual trustees expressed a wish for something, and same was immediately agreed to.

Chairman E. Smith is evidently a good psychologist. When one considers the magnanimous public spirit he exhibited about two weeks before the election, when he denounced all favoritism and extravagance, and then after his election he turns around and condones the largest expenditures for schools the city has ever attempted. Possibly it is a case of the present board building a few monuments to keep alive the memory of their administration.

DISSATISFIED.

LEGAL QUERIES

Sir—Please answer the following questions: Question—If A hires with B as a general and B agrees to pay \$25 a month, nothing being written or signed, can A make B pay three months' wages that are due now?

Answer—Yes. Question—How can she make her pay?

Answer—She her. Question—B does not refuse to pay, but keeps putting A off from one day to another, if any cost is added in collecting it, who pays that?

Answer—The court costs must be paid by A. Thanking you in advance, I remain, Yours truly, A READER. London, Feb. 27, 1922.

FILLS THE NEED.

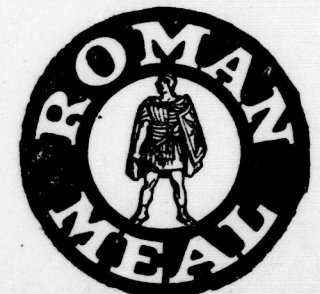
Alice—I want to have something in a social way where all the people can talk and have a good time. Virginia—A musicale will be the very thing!

The Fault
Is Yours

The cause of constipation and indigestion is an unbalanced diet. You yourself are to blame.

Roman Meal is the properly balanced food that aids digestion and positively relieves constipation — delicious every way — makes porridge, puddings — bakes everything.

TRY IT—YOU'LL LIKE IT



Get a package at your Grocers

25 YEARS AGO TODAY

Here We have Items of Local and District Interest.
As Recorded in The Advertiser of 1897.

MONDAY, FEB. 27, 1897.

Weather—Fair and cold.

The C. O. F. High Court resumed work yesterday morning. The reports were read and adopted. Mr. J. Frost, of Smith's Falls, who was nominated for the office of high chief ranger, withdrew from the contest. On the first ballot the present H. C. R., H. Gummer, of Guelph, received 205 votes, his opponent, P. H. C. R. C. E. Britton of Gananook, receiving 213 votes.

The first ballot for H. V. C. R. showed H. D. Henderson of Whitechurch, 254 votes; R. Dowling of Harrison, 251 votes.

Thos. White of Brantford was elected high secretary by acclamation; John Weeland of Wingham, high treasurer, by acclamation; Dr. W. M. Stanley, Brantford, chairman, medical board (acclamation); D. R. Kennedy of Montreal was elected high chief registrar, receiving 445 votes out of 518 cast. P. H. C. R. Rev. D. McRobie of Shelburne was elected high chaplain; Thomas Gibson, Toronto, high auditor.

For the executive committee of five, Robt. Elliott of Ingersoll captured first place, P. H. C. R. C. E. Britton of Gananook second place; J. R. Allen, Toronto, third place; F. Jameson, Peterboro, fourth place, and R. Dowling, Harrison, fifth place.

Otto Becker, Aylmer, left for Hamilton to attend the wedding of his sister, Miss Emma.

The induction of Rev. Neil McPherson as pastor of St. Paul's Presbyterian Church, Hamilton, took place Thursday evening.

At the annual meeting of the Goderich Knitting Company the election of directors resulted as follows: Dr. J. R. Shannon, George Acheson, E. Downing, C. A. Humber, D. C. Strachan, C. A. Nairn and James Clark. Dr. J. R. Shannon was elected president, C. O. Nairn, treasurer, and R. C. Haip, secretary.

The routine of the west riding hamlet, Mount Brydges, was broken in upon yesterday considerably. The occasion was the annual meeting of the Loyal Association, and representatives from every part of the riding were present. Hon. Geo. W. Ross, minister of education, was unable to be present. Their Dominion representative, Mr. W. S. Calvert, M. P., was present, however. Among others present were: Messrs. John Watterworth, ex-M. P.; Thomas Harold, Moss; A. Stuart, Glencoe; D. Ross, London; Dr. McKillop, Wardsville; R. L. Moorehouse, Newbury; A. Douglas and Geo. Elliott, Exfrid; Chas. McPhee, Appin; Wm. Sutherland, Napier; James Cox, Dr. Whitehead, John Healey, D. Gillies, J. Thompson, Strathroy; Jas. Howlett, A. Sutherland, H. Johnson, Delaware; P. Fitzpatrick, F. Banghart, Strath-

Black, Rockwood; executive committee, L. Stauffer, Waterloo; P. S. Armstrong, St. Mary's; J. McEwing, Drayton; R. S. Strong, Galt; E. J. Pearson, Kintore; auditors, J. Leach, London; J. N. McKendrick, Galt.

The annual "at home" of the Bell Telephone Company's employees was held last evening. Misses M. Laird, T. Barnard, E. Taylor, and J. Dibbs, and Messrs. C. W. Davidson, K. Wilkerson, and A. E. Richards form the committee.

READ YOUR
CHARACTER

(By Digby Phillips.)

NO. 147—THE PUMPHANDLE HANDSHAKE.

You've run into the pumphandle handshake often, no doubt, most people have. But did it ever occur to you to draw any inferences from it?

First of all, you must realize that this type of handshake may signify either one of opposite characteristics. Its obvious and popular significance is breezy sincerity, cordial good-will and strength and decision of character.

But for the very reason that this is the popular significance attached to it, the "characterologist" does not accept it as a final indication of these things, but proceeds to check up on the other signs of cordiality and straightforwardness to make sure.

The reason is clear, if you but stop and think. This type of handshake is cultivated by the man who wants to appear to have these qualities; and if he wants to simulate them, that's pretty good evidence that he realizes he hasn't got them. In this case you can't spot the false stars of candor, but you have to check it up by other signs of character.

But whether true or false, the pumphandle handshake never indicates refinement or keen sensibilities—quite the opposite of these qualities. Tomorrow—The Double Chin. (Copyright, 1921, by Public Ledger Co.)

COMMON SENSE WAYS TO KEEP WELL

Beware of "Flu" as You Would
a Mad Dog

BY DR. R. H. BISHOP.



N epidemic of influenza has broken out which, while not of the frequency or severity of the epidemics of the last several years, is still no less dangerous in that unless it is checked quickly it will spread far and wide.

The great epidemics of this disease taught people to beware of "flu" as they would of a mad dog.

People are learning, perhaps slowly, that the sneezer is dangerous and the cougher as bad, that the open window in the street car is absolutely necessary to keep the air fresh.

It is necessary to keep the body in the highest condition of resisting ability during the winter that it may throw off all poisons and germs.

To keep the skin and circulation in proper condition, people must wear light weight but warm clothing, have fresh air in the bedrooms and beware of fatigue.

A cold spray about the neck and chest usually renders the skin resistant even to draughts. Wet feet and thin-soled shoes are cordial invitations to influenza.

Overwork to the point of fatigue, overeating and constipation should be avoided. Alcohol "cold cures" and heavy doses of whiskey and quinine should also be avoided.

Overheated and overcrowded houses which lack sunlight and fresh air are ideal places for influenza to get a foothold and spread. One should carefully watch the thermometer and never let the temperature rise above 70.

It is more healthful to have the temperature between 65 and 68. If you have a bad cold or even suspect influenza, call a physician.

JUST WAITING.
"I hear that young Jimson is practicing law now."
"Well, he has opened a law office, but he isn't practicing anything but patience as yet."

CATARRH OF THE
STOMACH FOR EIGHT
YEARS

The cause of this trouble is the fermentation of food in the stomach which generates a gas that is very frequently belched up. There is also a rumbling of the bowels and a discharge of gas therefrom. There is constant retching, and the meals are frequently vomited. There is a burning pain in the stomach, the appetite is fickle, the tongue coated, the breath bad, constipation is generally present and the sufferer becomes irritable, nervous, depressed and exceedingly miserable.

The blame lies with a sluggish liver, as it holds back the bile which is so necessary to promote the movement of the bowels, and when the bile gets into the blood a badly disordered condition of the stomach, liver and bowels will surely follow.

Keep your liver active and you will always enjoy good health. Mrs. Agnes Gallant, Reserve Mines, N. S., writes: "I had been a great sufferer for eight years, from catarrh of the stomach. I tried several, so-called, catarrh remedies without relief until a friend advised me to try McBurn's Laxa-Liver Pills, which I did, and four pills completely relieved me. That was six years ago, and I have had no return of my old trouble."

Price, 25c a vial at all dealers, or mailed direct on receipt of price by The T. Millburn Company, Limited, Toronto, Ont.—Advt.

SAGE TEA KEEPS
YOUR HAIR DARK

When Mixed With Sulphur It
Brings Back Its Beautiful
Lustre at Once.

Grey hair, however handsome, denotes advancing age. We all know the advantages of a youthful appearance. Your hair is your charm. It makes or mars the face. When it fades, turns grey and looks streaked, just a few applications of Sage Tea and Sulphur enhances its appearance a hundred-fold.

Don't stay grey! Look young! Either prepare the recipe at home or get from any drug store a bottle of "Wyeth's Sage and Sulphur Compound," which is merely the old-time recipe improved by the addition of other ingredients. Thousands of folks recommend this ready-to-use preparation, because it darkens the hair beautifully, besides, no one can possibly tell, as it darkens so naturally and evenly. You moisten a sponge or soft brush with it, drawing the through the hair, taking one small strand at a time. By morning the grey hair disappears; after another application or two, its natural color is restored, and it becomes thick, glossy and lustrous, and you appear years younger.

STANFIELD'S LIMITED

TRURO, NOVA SCOTIA.
CANADA

Truro, N. S.,
November 10, 1921.

Canadian Daily Newspapers Association,
902 Excelsior Life Building,
TORONTO, Ontario.

Gentlemen:

Referring to yours of November 4th.

Sustained Quality and Printers' Ink made
Stanfield's Unshrinkable Underwear.

Our president, Mr. Frank Stanfield, when speaking at our annual Sales Convention some few weeks ago said, "It has taken many great things to make possible the present Stanfield's Unshrinkable Underwear, the two greatest — our determination to give Canadians quality, and the liberal use of advertising space in Canadian newspapers."

Our associations with the different newspapers have been very pleasant and we look forward to a continuation of their good services.

We remain,

Yours very truly,

STANFIELD'S LIMITED.

W. M. Christie
Sales Manager.

LMC/AM.

As is indicated by the Stanfield letter and by the growth and volume of their business the persistent and skilful use of Daily Newspaper Advertising will establish any good product rapidly, favourably and permanently in public favour. No other form of advertising equals Daily Newspaper Advertising.

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