

# EDITORIAL Only Woman's Bank In World.

Women are steadily breaking into all departments of human activity, even those that have been, by long tradition, established as particularly and exclusively the appanage of men. More especially is this the case in the United States where in many states all restrictions have been removed. Women are found in the church and in the medical and legal professions; they sit as judges and on juries; they have acted as constables and detectives; they own and manage large industrial and commercial concerns and in one notable instance, a famous baseball team included in one of the major leagues. But it has been left to Germany, of all countries in the world, to set a new precedent. In the fatherland, women are still confined, more than in other nations of equal civilization, to the domestic sphere. The kaiser, it is commonly reported, holds as determined opinions regarding the place of women in the body politic of the state as he does on every other subject under the sun. Their domain is the house, the kitchen and the nursery, according to this Heaven appointed autocrat and that is an end on't. But even in Germany women are slowly emancipating themselves and making tentative, if, so far, not very successful advances towards widening the bounds convention has set for them. In one direction, however, they have accomplished what is novel—the establishment of the "Independent Women's Joint Stock Bank" staffed entirely by women and with none but women customers.

From a sketch of this institution, contributed recently to The London Daily Chronicle by Mrs. Sarah A. Tooley, it is learned that its "atmosphere is charmingly feminine. Vases of flowers often grace the counter and the exterior of the building presents a picturesque appearance with shrubs and flowers making a screen before the windows." Its rooms unite comfort and utility but there is an ab-sence of unnecessary decorative trifles. This Mrs. Tooley takes to be "evidence that the business woman of the twentieth century has liberated herself from the thralldom of the anti-macassar," a pecu-liarly barbarous relic of the Mid-Victorian age. But on the busi-ness side of the bank—it was started some two years ago to meet the requirements of the largely increasing number of women in Ger-many who are business proprietors or members of professions. Before it opened its doors we are told, it was impossible for a married woman in Germany to open a bank account without her husband's consent and no bank would admit her on any other terms. This operated as a hardship on women whose unfortunate domestic circumstances compelled an entry into business life independently o their husbands. Nor could unmarried women in business easily obtain from ordinary banks the credits necessary to avert the occa-sional crises that attend almost all undertakings. Promising ventures were often wrecked for lack of a little ready money.

This consideration led a group of Berlin ladies to the idea of a special bank that would meet the requirements of women in business. The scheme, generally supported by men in the banking world, was successfully floated and it was based very much on the co-operative credit system that has done so much for German farmers. All German women are eligible as members and membership entails the taking of one or more shares in the company of 100 marks (about \$25) each, payable by instalments of not less than five marks | Toronto, in the C. P. R. building, and the new Bank monthly. One hundred shares is the limit for each member. Success was assured from the start and the report for 1911 showed a very satisfactory development. The number of members rose from 503 to 838 and the shares taken up from 503 to 886 while the security sums increased from 100,600 marks to 177,200 marks. Had all the applications been accepted there would have been many thousands of members but it was deemed prudent to proceed cautiously in the earlier stages of the bank's career and this course will undoubtedly promote its stability and ensure its future. Besides its banking business the institution aims at being of special service to all business women. Assistance is given by advice on business difficulties and legal points and the "free consultation hour" has been availed of by numbers of women to their great advantage. This German experiment is of great interest and will doubtless be followed in other countries

#### THE TORONTO SUNDAY WORLD

#### **OUR OWN NAVY**

Sir Wilf-Let me get at him, John

### A Civic Centre.

The Sunday World has, on more than one occasion, called attention to the civic pride of the people of Denver, Colorado. They were among the first to adopt the civic centre idea, that is an arrangement of the municipal buildings in a group around a public square, with the idea of utility and beauty combined. The general plan is to have the principal streets radiate from this centre.

Another idea which finds favor with the Denverites is the construction of two-storey municipal buildings, which will be an attraction in themselves and an inspiration to private builders. We have examples of the two styles of architecture in

For the better employment of children in started in Philadelphia which promises well. In The man who does not recognize or beevery school there are children of similar and congenial tastes who are kept apart and are not muwhat are the favorite games or pastimes of the rebirth of the soul, after the experipupils. Thus, those who are fond of country trips, or prefer visits to the factories, or care to indulge one. The teaching gradually became water." In the original the verse in games or study along some special line will be distorted thru ignorance, and today reads: "May" these women, who are grouped. And the organization will bear the ex- there are few Christians who know the not widows, but have good husbands. pense involved in carrying out the plan. The idea distinction.

Out-of-School Time.

seems to commend itself as a general proposition but there will be, we should imagine, some difficulty in carrying out the details.

#### NOVEMBER 17 1912 **THOR IN CAST** CRUSTS & CRUMBS on McKenzie, Cle Writer, Will Appea Albert Ernest Stafford. With Grace Georg

One sometimes wonders with what duism than the Hindus themselves. degree of attention a reader goes thru I willing admit that he would be a an article before he sits down to write better authority than an ignorant Hinto the author to tell him that he is en- du, but we do not go to ignorant men tirely wrong. I have a letter from a anywhere in search of knowledge. foronto correspondent who says "I am Much of the difficulty arises from misvery much afraid that both you and sionary prejudice and the determin-Dr. John P. Jones are in error, for ac- ation to take literally what is evidentording to Max Muller, who, I may ly figurative. The average Christian say, can be relied upon for facts con- is horrified when told that he is the erning the Hindu religion, there is only kind of devotee who would kill no trace in the Rig Veda, the original and eat the symbol of his Saviour, the scred book of the Hindus, of metem- Lamb of God. Yet roast lamb is not psychosis, or transmigration of souls considered irreverent. But Christians om human to animal bodies." Now, will speak of the sacred symbols of the where have I said there was? Where Hindus without any thought of their have I ever suggested that transmigrasanctity or regard for their meaning. ion from human to animal bodies was It is only by knowledge and sympathy possible? (My correspondent shakes that it can be understood that Christ-one's faith in his accuracy to begin ians do not worship lambs or doves, with, and renders his subsequent state- but very few Christians are willing to ments of less value. Ignorance of admit as much of a Hindu. It is well physical science has led to the con- to remember that there is nearly always a reasonable explanation for usion of transmigration with reinarnation, and both have been lost the apparently unreasonable, and that sight of in the false doctrine in the an endeavour should be made to disform in which it is taught of resur- cover it before launching into condem-The true doctrine of resurnation. My correspondent properly rection, the anastasis, includes both points out that "the Hindu religion of reincarnation and the correct teaching today is not the religion of the Rig of transmigration. It ought to be per-Veda any more than present-day fectly plain to everyone that the physi-Christianity is the religion of the cal constituents of the body, which are They are doing there today as Bible. constantly being changed, pass from we are doing here-"Teaching for doctone body into other bodies in the ordrines the commandments of men (Matinary course of nature. When the body thew, x., 9.)'" He gives as an illusdies, and is buried or burned, its partration the practice of suttee or widticles pass into other forms. Shakspere ow-burning, which only became gennoted this in his couplet: Imperial eral about 400 or 500 years ago. The Caesar, dead and turned to clay, will practice is entirely voluntary as far as stop a hole to keep the wind away." the widows are concerned or as much In the course of time the physical matas tight-lacing and matinee hats are ter of the earth passes round a cycle voluntary and not a concession to pubof mineral, vegetable and animal, exlic opinion. But there is no warrant istence. The human body as such, is in the Vedas for suttee. An example merely an animal body of,a more hightheir out-of-school time a movement has been by organized character than the rest. respondent. Colebrook's version of the passage is: "Let these women not lieve in the existence of the soul of man as apart from the body, will in with collyrium, holding clarified buttually helpful. Those who have inaugurated the of man into animal bodies. But this with collyrium, holding clarified butmovement propose to engage experts to discover is, of course, entirely different from the mortal, not childless, not husbandless, well adorned with gems, let them pass

rection.

draw near with oil and butter. Those that are mothers may go up first to

The Egyptians were familiar with the altar, without tears, without sorthese facts, and they supposed that row, but decked with fine jewels." by the process of mummification they Then comes this address to the widow: m bline spend the ordinary dissipation of the particles of the body, and life; thou sleepest nigh unto him whose call a halt in the round of transmigra- life is sone. Come to us. Thou hast. tion, resurrection and reincarnation. fulfilled the duties of a wife to the It is significant that the mummies of husband who once took they hand and Consumers of hard coal have been confronted Egypt have been taken by the ship- made thes a mother." The difference , this fall with a condition of affairs that demands load and used to manure the farms of was made by substituting agni, fire, a better explanation than is forthcoming from the England. The resurrection is inexor- for agre, altar. And my corresponable. It has been said that "for three dent thinks that similar errors are rebeen, from time to time, arbitrarily advanced, not- thousand years at least the mummy, sponsible for the theory of transminotwithstanding all the chemical pre- gration. As we have seen there is a parations, goes on throwing off to the certain amount of foundation for ft. last, invisible atoms, which, from the but not at all as it is ordinarily taught. "There are two forms of life apart ( because of the shortage of supply. They pay the every variety of organized life-forms. from the soul, which is a minute atom same for coal, but they are taking advantage of . . . At the end of the 3000 years, of the Supreme Deity," my corresponthe urgency of the demands made upon them by sometimes more, and sometimes less, dent informs me. "These two are thes frightened householders. This smacks of outrage after endless transmigrations, all these Life of Change, and the Life Everand cruelty with the winter at hand. They are atoms are once more drawn together, lasting." And he goes on to say that and are made to form the new outer the religion that appeals to him most \* There should be laws to stop the rapacity of clothing or the body of the same mon- is based not on the idea of a God of 4 the coal dealers, who never fail to use a situation such as the present to extort high prices from ready clothed two or three thousand God of love, such as the Christian's. people who can ill afford the tremendous demands vears people who can ill afford the tremendous demands there grew the half-knowledge and the to his kind and to his Maker. But years before." Out of this knowledge but on a God of duty-a man's duty on their resources. Municipal coal yards would misknowledge, and the ignorance here we are back to the God of rightcurb the combine and reduce prices to the level which have been crystallized into the eousness, which is justice, which is of fairness, but our public men, as a rule, like to various dogmas of the several exoteric duty, and these imply love, and their keep away from such questions and devote their religions, transmigration into animal absence, fear, so that it is merely the spare time to peanut politics. There's a magni- bodies, instantaneous resurrection of undue emphasis that has been obthe physical body, and many allied be- jected to, and not the unavoidable atliefs. One must expect a vast amount tributes. It is more encouraging than of opposition from those who have many can understand to find men trained themselves to believe some-thing different from the facts, but taking their stand on the rock-botit is not worth disputing with pretom foundation that the soul is an, judiced persons. Nobody has seen a atom of the Supreme. This is pure Vedantic philosophy, "Tat Tsvam Asi." "That thou art," It is not difficult to proceed from this to the view that the, offices filled with political enemies and thousands once more sown in the flesh, to of the plane or sphere to which it is of political friends out of jobs. The president-elect the second birth or failing that to drawn by its desires. And having aroffices filled with political enemies and thousands once more sown in the flesh, to soul clothes itself with the material it is the bosses who take on themselves the distri- pursue the round of further reincar- rived at this point the whole science bution of the offices. Mr. Wilson may accept the dictum of the bosses—and he may not, in which latter case there is bound to be trouble, for what latter case there is bound to be trouble, for what sown in dishonor, raised in slory; sown to be innate in the human consciousdoes a party amount to when the pie counter gives a psychic body, raised a spirituai to be innate in the human conscious-ness," says Dr. Jirah D. Buck, in his out. The question of patronage may be the rock on body." These are phrases that do not ness," says Dr. Jirah D. Buck, in his hody." These are phrases that do not new book, "The New Avatar and the apply to the grave, or to the martyr's Destiny of the Soul," "as a necessary is pyre, or to the ocean sepulchre. They deduction from the experience of the which elsewhere St. Paul speaks of as continuity of self-consciousness, which the fate of the incarnate man. Deliver- jective, states. This deduction from Public opinion in Massachusetts has been is the whole aim of the aspiring life, experience occurs whenever the evolv-ing ego has advanced sufficiently. greatly exercised over the sudden stoppage of and deliverance from the bondage im-blies a conquest and a purification above the animal plane to reason on its work on the Southern New England Railway, the plies a conquest and a purification own experience, and for this reason work on the Southern New England Railway, the extension of the Grand Trunk system in Rhode Island. For a number of years the Grand Trunk the body of the earthly man terminal in Boston. The project was strongly Max Muller is not the authority to- of the soul, while the physical body, thought and being is really the habitat supported by the people who saw in it relief from day that he was twenty-five years ago, like the diving-bell, enables us to exthe monopoly held by the New Haven interests. and no man can be an authority on the plore and gain experience on another New it is being freely stated that the Grand knowledge or the beliefs of another plane which otherwise must remain to. Trunk and New Haven companies have come to man, nor of another nation. or people dent would find himself at h an understanding which will eliminate the factor of competition and restore the situation to what consequences of wat. What is significant is that this relations of Europe but the autocra-cies whose policy is directly under the control of their executives, and less amenable to public opinion. The more governments realize the inter-dependence of nations the further removed will become resort to the arbitrament of the sword, where the statement of the sword, the their personal safety. They owe it to the people whom they serve, the arbitrament of the sword, the the sword, the arbitrament of the sword the arbitrament of the

frank, candid and ratic. In an aut he says of himself: was born in 1883 and a eul's and Oxford. At I was about thirteen. and wrote and print self. It was a rotte , but I enjoyed it im me. Then when I got rted another paper, y en or nineteen, and k hree years. It was rd Point of View, and times a year. You kr ford have their ups a individual enterprises t, I managed to get nd-class in history. en I decided to be a p ther that if he would ive years until I got a w I would be in a posi to earn my living I'd won him over, etry. But I guess ry to livelihood are ne the world over, e country and rea ry for a year, and pu t of verse in 1907. Tha my career. For I for looks of my name on a marriage side-tracked he went in for the dr wrote 'The Gentleman wrote "The Gentleman weeks. Luckily my f well enough to appear i a successful two year her, you know, is an act mpton. He played in this heration ago, in his early leading man with Ade

SUNDAY

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McKenzie is an er

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writer of "Carnival."

ollowing the production McKenzle wrote "The pement," a book that he far out of England a ng men in literature mber of lyrics for H. Ic tha have been the at the London Fol and on its publicat

### Empire and War.

Europe today is in the same transition period thru which many and these the greatest, of its component nations are passing. It has been truly said that the world is growing smaller, but it is no less true that the world is growing larger. Smaller, indeed, because of the extending inter-dependence of nation on nations, larger because nations are commencing to realize that prosperity for each means more prosperity for all. The dream that any country can prosper on account of the ruin of the neighbors, with whom it naturally does a substantial part of its trade, is passing into the Limbo of oblivion as is also the equally archaic notion that the apparent adverse balances of trade are paid in money. If that latter theory were sound the British Isles would years ago have been bankrupt instead of remaining the/clearing-house of the nations, and the general purveyor of capital for all countries with legitimate demands. Wars have been waged on account of commercial rivalry, and this danger is not yet wholly removed. But it will be when nations realize that the defeat of a national competitor is of just as little use as would be the murder of a tradesman or a fellow-workman by his immediate neighbor and competitor.

All the trend of recent eyents is towards the elimination of the sword as the arbiter between nation and nation on an equal plane of civilization.

Judged by the standards of the eighteenth century not a few of the happenings of the last generation would have let loose the dogs of war. But the great powers of the world are no longer independent and self-centred. They are becoming increasingly dependent on each other, and so intricate are the ramifications that a disturbance, however remote directly affects every nerve and artery of the world-wide system. Even the most ostensibly belligerent of nations must today weigh and consider not merely the comparative strength of its army and navy, or its chances in the field, but the effects that must ensue from the distruction of its credit, and the disruption of its industrial and commercial organization. This up-rising of the Balkan states against Turkey for the purpose of liberating the oppressed of their own nationality may be, and doubtless has been dictated to some extent by racial considerations, and the ambition for territorial expansion. In some of its aspects it touches points that involve what are deemed to be vital interests by the greater powers of Europe. Yet the chances are that these will be amicably adjusted as almost equally dangerous crises have been settled of recent years, because of reluctance to face the first consequences of war. What is significant is that this reluctance

of Toronto. Both attract the eye, but we believe that the people will, as a rule, admire the latter form of construction. New York, for instance, has its Flat Iron Building, which catches the winds of Broadway and actually menaces the safety of pedestrians in the street below. We may have the same trouble here. But it is particularly the matter of civic adornment which impels us to the remark that low structures like the Bank of Toronto are more pleasing to the eye and desirable than the skyscrapers which mar the skyline of some of our big cities.

#### Equal Suffrage.

Equal suffrage achieved a distinct success in the recent United States elections when four states were added to the number which have already given the vote to women. Michigan, Oregon, Kansas and Arizona voted in favor of the proposition and it is expected that the will of the electors will be given effect to at the proper time. Then will the women be on equal terms with men in ten states of the Union, Wyoming, Colorado, Utah, Idaho, Washington, and California having previously adopted the measure.

It will be seen that in no eastern state has the reform received the endorsation of the people. It was defeated in Ohio recently, but the advocates of equal suffrage claim that the question was complicated with other issues and did not have a fair ! chance. So far we have heard no complaint that the granting of the suffrage to women has menaced the interests of the general public, and we may expect that the movement will continue to grow in strength.

#### Anarchistic Outbreaks.

The killing of Premier Canalejas of Spain by Pardinas, who is described as a dangerous radical, in conjunction with the recent attempted assassination of Theodore Roosevelt, illustrates the fact that civilization has not made the progress it should have made in the direction of taking care of fanatics and guarding public men from unprovoked assault. Schrank, the assailant of Roosevelt, was just as much an anarchist as the fanatic who shot in cold blood Spain's leading public man, yet he appears to have had no difficulty in equipping himself with the weapon with which he intended to kill a useful citizen. Men of the character of these men should not be allowed to run loose in a community.

Of course, it is impossible to provide against such a contingency as a maniac running amuck in

## The Price of Coal.

men who handle that commodity. Prices have withstanding the fact that the mining companies have adhered strictly to circular rates as readjusted subsequently to the increase of wages to workmen. The dealers say that prices have gone up vortices of being, go indeed thru charging all that the traffic will bear.

such as the present to extort high prices from ficent opportunity for someone.

#### The Real Test.

When Governor Woodrow Wilson goes into office as president of the United States next March body knows that bodies are born every he will find a situation that will require delicate minute. And in that birth is the real handling. He will see practically all the federal resurrection, in which the spirit is

# Massachusetts and Grand Trunk,

ow, Mr. McKen book he w the publishe England. had the idea for in outlining it. man up to the youth and inderworld of to nodern Orpheus ce. and ho The early



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What would your n appreciate better for juicy Apples, emblems o your future. Can there home than this? A GUARANTE delivered free to any Also by the barrel in 55 delivered free for \$8. Because of the exceptional ities we can make this Last year we shipped over Using standard cases each arately packed and every taken to ensure safe and ra

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