

THE HAMILTON TIMES

FRIDAY, DEC. 10, 1909.

"TARIFF REFORM" INTERPRETED.

The Birmingham Daily Post, published in the home of Mr. Joseph Chamberlain, undertakes to be somewhat specific in describing what is meant by "tariff reform." Verbiage aside, it makes it amply clear that what is aimed at is simply a protective tariff which will remove as much as possible the burden of taxation for national purposes from the land-owning and wealthy classes and place it upon the shoulders of the consuming masses of the country. Here we have a hint of the scheme, according to its Birmingham mouthpiece:

There is no intention of having multifarious rates which would throw open the door to Parliamentary intrigue. The plan favored is to allow few materials duty free, and to impose a five per cent. duty on partly manufactured goods, ten per cent. on articles nearly completed, and fifteen per cent. on completely manufactured goods. There may possibly be a slightly lower duty in favor of the colonies, and a slightly higher tariff against countries seeking unduly to penalize British goods.

It is particularly interesting to Canadians to be informed that their wheat and flour, bacon, etc., will be subject to this tariff tax. Foreign wheat, we are told, "will be liable to a duty of two shillings per quarter, with preference to the colonies, but not the removal of the whole duty. Flour will pay a higher rate in order to encourage home grinding, while bacon and maize will also be excluded from the free list." That is not a prospect to render Canadians enthusiastic. Of course, the assurance that our goods will not be so heavily penalized as those from foreign countries is intended to reconcile us to the scheme. But we are also sure that this tariff will certainly have the effect of making foreign countries enter into commercial agreements with Great Britain to secure preferential terms. Now, if the foreign countries secure such preferential terms, what about the case of Canada? Would not the net result be to leave us practically on a par with the foreign countries with a tariff barrier raised against our goods by the United Kingdom?

Two or three points seem reasonably clear: The home consumer would pay these duties; if he would not, then Canada could gain nothing by a preference. If foreign countries, by negotiation, also obtained a preference, our position could not be improved by the arrangement.

The price of goods might be increased in Great Britain by tariff legislation; it could not be decreased abroad where she has to sell them. It is not denied that the cost of living, and consequently the cost of the production of the goods would be increased by protection; and every fractional increase in prices would lessen Great Britain's capacity to compete in the markets of the world and handicap her industrial and commercial progress.

Mr. Macara, head of the British cotton federation, says that "in 50 years Lancashire has doubled in population, doubled in cotton spinning and manufacturing machinery, and built up an export trade three times bigger than its home trade. This enormous growth has been maintained by the cheapness of production. Tax food and mill requisites and our pre-eminence would be endangered." It is hardly to be expected that the manufacturers of Great Britain will favor a system which thus threatens their prestige. The masses, where they understand it, will not be easily induced to vote to increase the cost of living, in order that they may be made to bear a still larger share of the expenses of managing the affairs of the nation.

INSURANCE LAW.

An insurance decision by Judge Leet, of Montreal, in which it was held that the Dominion Parliament has no power to regulate by legislation the business of insurance, is naturally creating a good deal of interest in insurance circles. Judge Leet denied that insurance could properly be classed with the trade, or trades of a country. In giving his judgment, he said:

We speak of insuring a house, or a stock of goods, or animals, or a life, but, strictly speaking, these are not insured at all; it is the estate of the persons having an interest in these things that is insured. There is nothing in the business that corresponds to those businesses included in what is called the trade of a country. There is no buying to sell again, either wholesale or retail. The contract, in reference to a building for instance, in one province, has no necessary relation to any building or contract in another province. There is nothing inter-provincial in the business. Consequently, it, from some points of view, might be for the general benefit of Canada to declare that a company could not do business in one province even without coming under conditions such as imposed by the Act in question, that would not give the Dominion Parliament power to make such conditions. If they are necessary, or advisable, the province only has power to enact them and we cannot presume that the provincial authorities would neglect to do so if they thought the interests of their citizens required it.

He found that the Supreme Court had, in a case disposed of, held that a company incorporated by a Provincial Legislature in one province, could carry on business outside of the boundaries of that province, and he added: "The deduction seems clear to me, that if the business of insurance is not one of those for which it is obligatory to be incorporated by the Dominion, and if the true interpretation of the business of insurance is a provincial object, then it seems to follow as a matter of course that such companies should be incorporated by the province rather than by the Dominion."

Insurance men view the decision as

one which, if upheld on appeal, would have a disastrous effect upon the insurance business of the country, and allow all companies to withdraw their deposits made with the Dominion Government, and open the way for the invasion of the country by all kinds of fake companies. The judge's opinion that "there is nothing inter-provincial in the business of fire insurance" is not looked upon by insurance men and politicians as a well considered one. The Monetary Times thinks that it has an important inter-provincial interest, and it proceeds to illustrate as follows: "One instance is sufficient—that of a new fire insurance company incorporated in Saskatchewan, writing business in British Columbia, hit by the Fernie conflagration, with the result that most of the insured in Fernie went without their loss payments. Court proceedings failed to bring any person to justice and the company is dead." Cases like these speak strongly against Judge Leet's views.

It is the constitutional question, however, by which Judge Leet's finding will stand or fall. Evil as the consequences of its being upheld might be, we should have to endure them if his constitutional law was good. Thus far, however, we have heard of no eminent insurance counsel who agrees with Judge Leet. All seem to take the view that the power of the Federal Parliament to legislate on such matters is undoubted, and that it will be so declared by the higher courts.

EDITORIAL NOTES.

There are respects in which individual steam or gas power plants have advantages over electricity. For a while today this fact was appreciated in certain quarters.

Perhaps the Herald's abuse of Mayor McLaren, Ald. Peregrine and Ald. Allan is to be accounted for by the same principle of selection that induces orchard thieves to leave the most clubs under the best apple trees?

A British Government return of old age pensions up to Sept. 20 gives the following figures:

Population Pensioners Cost	England & Wales	Scotland	Ireland	Total
25,766,415	221,422	23,672,747	175,124	45,066,281
£87,615	£175,124	£67,001	£37,418	£289,148
£4,374,158	£185,202	£1,722,901	£1,000,000	£7,282,261

The Great Lakes have claimed 25 vessels this year, with a tonnage of 30,146, and valued at \$1,143,000. Worst of all, 59 persons went down with the vessels. Three others were killed in explosions. Twenty of the lost craft were steamers.

The British Board of Trade returns for November shows an increase of \$38,503,500 in imports and \$20,870,000 in exports. All but about \$10,000,000 of this large increase in imports was in food stuffs and raw materials of manufacture.

In Cleveland a mile and a half of tube railway is estimated to cost \$10,000,000. In Toronto 3 1/2 miles of Controller Hocken's political tube railway, 18 miles of surface road, and 200 cars is estimated at \$3,500,000. Who would not root for Hocken?

The New York State Insurance Commission is considering a proposed measure for the inspection and uniform regulation of fraternal insurance societies. Whitney cannot find time to give attention to a matter of so much importance to thousands in Ontario.

The House of Commons yesterday refused to abolish the \$200 deposit requirement at Dominion elections. In this, it acted wisely. If there should be any change at all, it should be in the direction of increasing the amount of the deposit.

The Board of Education has had so much difficulty with teachers dropping out during their terms of engagement to accept positions elsewhere that it is disposed to draw the lines more closely and insist upon the fulfilment of contracts. Good teachers are not now a drug on the market.

A bill to fix the working day in public works at eight hours was before the Commons yesterday and has been referred to a special committee for consideration. Most of the speakers seemed to favor the principle of the bill, but there were considerable difficulties as to its practicability in its present shape, hence its reference to a committee.

The damage suits brought by the British suffragettes against the Government for forced feeding during their "hunger strike" have been dismissed, the court properly holding that the officials but did their duty. How would it do to have the jail matron spank recalcitrants when they refuse to obey the rules? Childish evils deserve childish treatment.

Mayorality election campaigns cost money, and much of it goes for advertising in the papers. Is it possible that this explains why a certain Hamilton newspaper is so anxious to see Mayor McLaren opposed?—Spectator.

Perish the thought that the question of pickings would have any influence on the Herald's course in the matter—not even if a juicy "thousand dollars extra" were involved!—Avaunt, base suspicion!

The Ontario Medical Council has erased from the list of physicians qualified to practise in the Province, the names of two physicians, thus exercising its power to prevent members of the profession, whom it regards as guilty of "infamous and disgraceful conduct" from practising in the Province. We are not disposed to quarrel with the Council's decision in these cases, although we adhere to our view, so often expressed, that such matters should be left to the courts of justice.

But as long as the Medical Council is clothed with the powers which it now possesses, it becomes its duty to set under them for the purifying of the profession.

Lord Roberts, not satisfied with sounding a wild alarm to the people of the old sod to arouse them to the danger of naval attack, has now taken to scaring them with prophecies of attack by airships. The other day he made a bid for a demand "that the War Office spend any amount of money" to forestall this "danger." But John Bull has pretty steady nerves.

A few days ago a Toronto lawyer applied for an injunction to restrain a newspaper from publishing reports of cases in which he was concerned, omitting therefrom mention of the plaintiff's name. The motion for the injunction has been dismissed, the court holding that if a newspaper does not choose to give counsel the benefit of the advertising in mentioning his name, that is its own affair. The plaintiff suffers no legal wrong by its omission.

Great Britain appears to hold her lead in cotton manufacturing, as the last returns of the great cotton manufacturing countries shows that she is steadily increasing in the number of spindles: Country. March, 1908. March, 1909. United States. 27,000,000 27,846,000 Great Britain. 51,976,650 53,471,807 Germany. 9,592,855 9,881,321 India has in the same time increased its spindles from 5,300,000 to 5,756,020; and Canada from 705,000 to 855,293.

The Herald still seeks to misrepresent Hon. Mr. Aylesworth as opposed to suppressing the business of gambling. It craftily argues that because he spoke of the instinct for gambling as strong in the Anglo-Saxon race, and referred to boys gambling for marbles and men in life insurance, "the only inference from his remarks is that he would not favor any interference with the business of the race track bookmakers." What do the Liberals think of the organ's boasted "independence" now?

With the exception of the late Mayor Tuckett, who served one year, for many years back all the Mayors of this city have been allowed a second term of office. To-day, however, it is announced that some men who do not approve of Mayor McLaren's acts, have made up their minds that he must be opposed, and are now presumably busy fishing for a victim. Who that may be is not known, but ex-Ald. Bailey is hinted at as the party. Well, the ex-alderman was badly beaten last year by the Mayor, and no doubt he can repeat the trick again. We refuse to believe that the electors will consent to see Mayor McLaren turned down.

Our Exchanges

THEY DON'T BELIEVE IT.

(Brantford Courier.)

A somewhat dearer loaf in the Old Land under tariff reform would be more than offset by the fewer men forced to loaf.

A SCHOOL FOR CATS.

(New York Press.)

One of the oddest signs in New York is in the window of an old house in Moore street. It reads, "Cats taught tricks if they are brought in while they are kittens."

CLAP-TRAP.

(London Advertiser.)

Canadians are unmoved when Lord Northcliffe tells them that the integrity of the empire is resolved in the result of the British general election. They regard all such shrieking as party clap-trap, and so it is.

THE FARM BOY.

(St. Catharines Star-Journal.)

Canadian Farm contends that the farm boy is the country's greatest asset and that just as the boy is retained on the farm or driven away from it will this asset be increased or lessened in value.

HIS SUGGESTION.

(Louisville Courier-Journal.)

"I want to give a humorous reading at a Christmas entertainment. What would you suggest?"

"I wouldn't care to pick your selection, but I would suggest that a reading is not necessarily humorous because it is dialec."

A GOOD WORK.

(Toronto News.)

The young men who give part of their time to finding situations for lads passing through the juvenile court are doing a practical rescue work that is of value to the community and that should prove a source of inspiration to others.

ABOUT ADVERTISING.

(Peterboro' Examiner.)

The man who withdraws his advertisement from, or declines to advertise in, the paper whose political opinions, whose economic or theological ideas are not quite in line with his own, or who is displeased with some specific piece of news, is not ruining the offending newspaper, but making a spectacle of himself and standing, life size, in his own light.

WHEN TO BUY.

(Ottawa Journal.)

Thus, altogether apart from assisting in the shortening of the holiday season, working hours of some thousands of clerks and delivery men, altogether apart from the better attention the shop people are able to give the early shoppers, there is, through the necessities of trade, a very considerable price reduction to the shopper who buys, say a couple of weeks or even earlier, before Christmas Day.

NOT CONVINCING.

(Toronto Star.)

When the woman's suffrage movement gains equal headway in this country it

WALKER'S
EXTEND GENEROUS CREDIT TO PURCHASERS OF
HOLIDAY GOODS

People are becoming to realize more and more every year that articles of furniture serve as the most acceptable holiday gifts. They are gifts that are useful and lasting and may be enjoyed by every member of the household. We are making a special showing of goods just now that are especially suitable for gifts and will be glad to make generous credit arrangements on all such purchases just the same as though the goods were selected for your own use. Goods may be selected now and delivered Christmas week, if preferred.

Fancy Oak Rockers

12 Fancy Oak Rockers, roll seat, heavy armed, with a very high polish, very massive in appearance. Special for this sale ... \$4.75

Handsome Library Tables

3 No. 1011 beautiful Library Tables, made of quartered sawed oak, massive design, French shaped legs and fancy shaped top; large drawer for stationery. Special for this sale... \$18.50

Morris Chairs

18 Morris Chairs, in quartered sawed oak, upholstered spring back and seat, in fine plain and check velour. Special for this sale \$7.45

Centre Tables

75 Centre Tables, in oak or mahogany, highly polished, square, round, oval, and very pretty designs. Ranging in price from \$1.25 to \$25

Secretary Bookcases

3 Combination Secretary Bookcases, in oak finish, bent glass door, with shelves to hold books; oval mirror and good writing surface, also pigeon holes for papers. Special for this sale at ... \$17.50

Bed Davenports

2 only large Davenports, in golden quartered oak and Early English, upholstered in very fine green Verona, with box underneath. Regular \$49. Special for this sale ... \$36.50

Rockers

250 large, massive Rockers, solid quartered oak frame, golden and Early English finish, upholstered with Walker's famous Boston leather. Regular \$9. Special for this sale ... \$4.55

Combination Boards

10 different styles of Combination Boards, in quartered sawed oak and surface quartered oak finish. Special for this sale \$28.50 to \$105

Music Cabinet

1 only Music Cabinet, in surface mahogany finish, very neat design, with shelves to hold music, fancy door. Special for this sale \$7.35

"Macey" Sectional Bookcases

A nice line of "Macey" Sectional Bookcases are now shown on our floor; all the different styles and sizes, also reducers in quarter cut oak; a very suitable gift for lady or gentleman.



Special Upholstered Rockers

6 different styles of Upholstered Rockers, spring seat and upholstered back, in Boston leather; solid quarter oak frame and highly polished. Special for this sale ... \$4.55, \$5.35, \$5.95

Odd Parlor Pieces

22 beautiful Parlor Chairs, birch mahogany frame, highly polished, upholstered spring seats, in best silks of various colors. Special for this sale ... \$8.35

China Cabinets

4 only No. 713 China Cabinets, finished in oak mirror on back, of a very neat design; shelves have a groove to stand plates up by. Special for this sale ... \$12.85

Ladies' Writing Desks

15 different styles of Ladies' Writing Desks, with good writing surface, and drawer to hold stationery, etc., also a good sized book shelf. Special for this sale ... \$6.95 to \$21.50

Pedestals

2 beautiful Pedestals, in oak or mahogany, with 13x13 inch top, and stand 36 inches high. Special for this sale ... \$4.95

Parlor Suites

5 only 5-piece Parlor Suites, finished in a birch mahogany frame, highly polished, upholstered spring seat, in a green checked velour, settee, arm chair and rocker, two small chairs. Special for this sale ... \$28.50

Dining Room Tables

2 only Round Pedestal Dining Room Tables, surface quartered oak, large claw feet, extends 6 feet. Special for this sale ... \$14.95

Parlor Cabinets

2 only Parlor Cabinets, in mahogany, stand 64 inches high, with cupboard and glass shelf; has seven bevelled mirrors. Regular \$38. Special for this sale ... \$29.50

Ladies' Dressing Tables

Beautiful Ladies' Dressing Tables, surface quartered oak, 16x20 British bevel mirror, with one drawer. Special for this sale ... \$11.35

Hall Racks

8 Hall Racks, surface quartered oak, with a 12x20 bevelled mirror, also good large seat box, umbrella stand on side. Regular \$11. Special for this sale ... \$8.75

The Frank E. Walker Co., Limited

CANADA'S GREATEST INSTALMENT STORE

Open
Evenings

King Street East, Corner of Catharine Street

Open
Evenings

is to be hoped that the men of Canada will grant the ladies their request without any repetition of the scenes which have tended to lower both British manhood and womanhood in the eyes of the world. The arguments against woman's suffrage are not convincing. The real obstacles are prejudice, custom and conservatism.

AND THEY KNOW THE ACCUSERS.
(Toronto Globe.)

The Kingston Standard wonders why the electors are not more concerned about the charges in regard to overclassification on the Transcontinental. The people reason is not far to seek. The people

are content to wait until they know the facts as revealed by the promised investigation.

BIBLE CLASS CONCERT.

In St. John Presbyterian Church last evening the Ladies' Friendly Bible class gave a concert, which was enjoyed by a good audience. Mr. W. F. Campbell was chairman, and the programme was as follows: Solo, Mr. McLean; violin solo, Miss J. Mitchell; recitation, Miss Laura Gage; solo, Mr. Kerr; duet, Mr. and Miss Mitchell; recitation, Miss Laura Gage; solo, Miss Bowman; solo, Mr. McLean; address, Rev. John Young; Auld

Lang Syne, by all present. Refreshments were served at the close of the programme.

Y. M. C. A. BOARD MEETS.

The regular monthly meeting of the Y. M. C. A. Board of Directors was held last night, when reports were read from the various committees and departments showing the Association to be carrying on a large and helpful programme. The new building is being pushed forward as rapidly as possible, and plans are being discussed for the re-arrangement of the locker and shower bath rooms in the old building. The Religious Work Committee was

authorized to continue the evangelistic meeting for men at the Crystal Palace Theatre, and the Social Club announced preparations for a grand reception on New Year Day. Notices were ordered to be sent to subscribers to the Boys' Building Fund, who had neglected to send in their first payment in October and November, according to the pledges.

The minute a good opportunity begins to flirt with a man his wife gets jealous. The slouchily dressed man always inspires the thought that he either ought to get married, or divorced.



Sanderson's Mountain Dew—the oldest whisky brand in Scotland.

Welcome the Coming Guest

Entertain him well, feed him well, but what's most important, give him something really good to drink.

Give him the finest whisky that Scotland produces—the brand that made Scotch whisky famous.

SANDERSON'S MOUNTAIN DEW

To be had at all first-class wine merchants and cafes.



Sanderson's Liqueur Special—the very finest whisky it's possible to procure.