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SWORN CIRCULATION.

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THE LONDON ADVERTISER COMPANY
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London, Saturday, Dec. 29.

Can Millions Be Saved by Changing Our Municipal Financial System?

This is the time of the year when municipal matters are freely discussed. We have made a number of suggestions for consideration by our civic rulers that apply to the city of London alone, and have given our reasons for such suggestions.

This year, with the new century, we have the new council under the new law, with the number reduced to twelve. Whether the change will be a reform or the reverse remains for time to disclose.

We have also suggested several matters for the consideration of the Provincial Legislature, and we desire now to consider the question whether millions can be saved by changing our municipal financial system. It is a question that does not belong to London only, but to every municipality, not to the Provincial Legislature alone, but to the Dominion Government as well.

The Dominion Government exercised its influence with the British Government, and has been enabled to secure a change in the law of Great Britain by which trust moneys there may be legally invested in the bonds of the Dominion of Canada. This, together with the favor in which Canada is regarded in Great Britain, will enable Hon. W. S. Fielding, the Finance Minister, to borrow money in London at as low a rate as 2½ per cent.

Why should not every municipality, including the smallest within the borders of the whole Dominion, be able to receive the benefit of this new law?

We know that municipal debentures are a very safe class of investment; that municipal matters in Canada are on the whole very well managed. There may be here and there an alderman with "an itching palm," who would "sell and mart his offices for gold to undeservers," but for all that the bulk are honest men, and the debentures of any municipality are a very safe investment. At present it is every municipality for itself. Taking London as an example, we have about \$2,800,000 outstanding in debentures, and bearing from 3½ to 6 per cent interest. The average rate would be over 4 per cent—perhaps 4½.

The debentures of the city of London are as safe as the bonds of the Dominion of Canada, backed up as these are by all the resources of half the northern half of the continent of America, resources becoming annually more valuable, and the security, if any possible doubt could exist, becoming annually better. The debentures of the city are as good as gold, and the same might be said of the debentures of every other municipality. If any exception exists, it will be a very small percentage of the whole.

Does any reason exist why London should not desire all the benefit it possibly can get from the more favorable law recently passed in Great Britain?

We suggest the following course as perfectly feasible: Let every municipality borrow money when required, on the security of its debentures, from the Government of the province, at 2½ per cent. Let the Government of the province borrow this money from the Dominion Government at 2½, and let the Dominion Government borrow it in Great Britain, as it has been able to do, at the same rate. The effect of this, of course, will be that the Dominion will assume the whole debenture debt of the country, and deal with the provinces only. The Dominion will be the security to the British bondholders for the payment by each province. Each province will assume the whole debenture debt of every municipality in such province, and be the security to the Dominion Government for the payment of such debentures. Each municipality will have the same debenture debt as before, but the rate of interest would be materially lowered and the annual saving to the country as a whole would be very great.

Take, again, the city of London. It ought to gain between \$40,000 and \$50,000 every year, or more than half the cost of the maintenance of our public schools, or a very substantial reduction in the rate of taxation.

We cannot expect to sell the debentures of any individual municipality in Great Britain at as good a price as the bonds of the whole country. The British investor does not know them to be as safe. In Canada we do. The effect of what we propose is that the Dominion Government shall borrow in Great Britain on the strength of its security all the money required by any municipality, and that each municipality shall get the direct benefit of the reduced rate, which will mean re-

duced taxation to that extent in each municipality.

The Provincial Governments are necessary parties to this, because, municipal law is within the jurisdiction of the Provincial Legislature, and the municipalities are created and controlled by the Legislature.

We would like to see this matter taken up and fully considered by Mayor Rumball and the council of 1901. We know it would take time to fully realize the benefit of what we have suggested, as it could only be taken advantage of as the debentures matured. It is a radical change from the present methods, but one that commends itself to us as entirely feasible and very desirable. It will give to every municipality in Canada a share of the benefit of cheap money and a better chance to share in that progress and prosperity which appears to be the destiny of Canada in the twentieth century, a prosperity not likely to be excelled by that of any other country in the world.

The New Year.

We may well enter on the New Year and the New Century in a spirit of hope. Many of the churches are arranging to have on the first Sunday of the year a simultaneous public expression of their faith by observing the central and most sacred ordinance of the Christian religion. That is a very good idea. Such an ordinance is essentially of a social character, and has both a backward and a forward look. It is true that many keen observers have noted something of "an ebb tide," about the closing years of the century; too great a devotion to mere material interests; a slackening of the moral tone and a lowering of our ideals. There is no doubt some truth in this, but there is no need for despondency. However, it is well, at the opening of the new century, that we laymen should be reminded by many voices that man does not live by bread alone, and it is well that men should feel the need of fresh inspiration in the realm of religion and morality. It is, no mere sectarian zeal that we need, but a broad, intelligent and hopeful religion. Any impartial observer must gladly acknowledge that many of the strongest reforming and humanitarian movements of the nineteenth century drew their inspiration from the Christian religion, and we cannot look upon that religion as a spent force. Its look is always towards the future, and its greatest triumphs are still to come. New worlds of science and commerce have been opened up, and the problem is to carry the humane Christian spirit into new realms. In a living society there is no such thing as finality. The new years bring new problems, but men who believe in God and righteousness will solve the new problem and apply the everlasting principles to new modes of life. Hence we can with confidence ring out the old and ring in the new. This is not concealed confidence in ourselves, or in any one man or party, but confidence in the life of humanity because of the beneficent power that works in it and through it. This kind of hope will conquer the seeming contradictions of the small present by looking at the larger life.

Dinner to Mr. Hyman.

A meeting of the executive and other committeemen of the London Liberal Association was held last night to consider the subject of tendering a pleasant little political family dinner to Mr. C. S. Hyman, M.P., previous to his proceeding to Ottawa for the session. It was unanimously decided to do so. It is understood the dinner will take place next month, on a date to be fixed. It is not the intention to invite outside speakers, but rather, as we have intimated, to have a pleasant little democratic dinner of a purely local character.

The Executive Committee were appointed a dinner committee, with the full power to complete all arrangements.

A Hangman's Souvenirs.

When, after a recent discussion, it was stated that the hangman had been swaggering around, offering for sale ghastly souvenirs of the work he had undertaken, the explanation of the reports made was that newspaper reporters found him uncommunicative, and that they raised false reports about his delings to get even with him. Now the Kingston Whig revives the story, and calls upon the authorities to take away his "perquisites," when the scandal will come to an end. That seems to be a very proper step. The hanging of men condemned to capital punishment is under the supervision of the Provincial authorities, who can make all needed regulations. If, on inquiry, they find that the hangman is trafficking in relics acquired by him in the performance of his duty, there is nothing easier than to pass the needed enactment and to deprive him of the temptation to gratify the morbid longings of a section—let us hope it is a small one—of the public.

The famous Calcraft, who for so many years was executioner in Great Britain, during his career changed many noted criminals, and the acquired very many souvenirs of his business, but it was only after his death that any one but his most intimate friends knew that he was possessed of them, and it was not till he was gone for good that curiosity hunters were able to acquire any of his relics.

The Advertiser.

The Advertiser enters the Twentieth Century with the largest circulation it has ever enjoyed. It has had its existence during the greater portion of the second half of the Nineteenth Century, and at the end of the Twentieth will doubtless be still on deck, alert and vigorous. During the 37 or 38 years since it first drew breath, a good many things have happened. The British Empire has expanded and been drawn together, and Canada has entered on a career of development, which before the Twentieth Century closes will have made the Dominion one of the most powerful countries of the globe. The Advertiser's additional linotype and other facilities will enable it to start in strongly with the coming century and keep full pace with the procession of progress.

The Mayoralty Second Term.

It is a sort of unwritten law that a citizen who performs his duties properly as Mayor is, in a sense, entitled to a second term. The reason for this is obvious. The first year is taken up not a little in learning the duties and problems of the position. If a mayor has any personality at all, he will be apt to have in hand important civic matters, connected more or less with his own initiative, but which it takes more than a single short year to work out. That is the case with Mayor Rumball, especially in relation to his endeavor to get a spur line to connect the facilities of the different railway lines. These and similar objects are in the common interest of Conservative and Liberal, capitalist and laborer. There is nothing, so far as we can see, that calls for divisive lines in the coming first election of the century. Recognition of the unwritten law of the second term to a suitable mayor, as well as the best interests of the city, would be served by the re-election of Mayor Rumball.

A Forgotten Celebration.

There died at Arthursville, Que., the other day, a man who has for years been living in comparative obscurity, but who once formed the center of a great celebration. Mr. D. A. Bourbeau was the candidate selected by the Conservatives in 1877 to oppose Hon. Wilfrid Laurier when he entered the Cabinet of Hon. Alex. Mackenzie as Minister of Inland Revenue. The new Minister, then a comparatively unknown man, was defeated, and when the victor arrived at the capital the Conservatives, greatly elated, organized a great demonstration in his honor. He was met at the station with bands and a torchlight procession, and escorted to the House of Commons, where he took his seat, and being a quiet, unassuming gentleman, of mediocre ability, was never afterwards heard of in Parliament. The defeat of Hon. Wilfrid Laurier, however, did not daunt that statesman's courage. He easily found a seat elsewhere, and has from that day to this had an ever-widening influence in the affairs, not only of Canada, but of the whole British Empire.

Awkward All Around.

Mr. Corby, M.P., who has just resigned the seat for West Hastings, denounces the suggestion of some of his outside political friends, that the representation of the constituency should go to Mr. Foster, of New Brunswick, whom the electors of St. John refused to send to Parliament. The well-known distiller says he prefers the selection of a local man, and papers that profess to voice his views say he approves of the candidature of Mr. Gus Porter, a Belleville lawyer. Sir Mackenzie Bowell has also to be heard from. He lives in the riding, and Mr. Foster being one of "the best of traitors" that revolted against his leadership is, of course, as objectionable to him as is Hon. John Haggart. The rejected St. John will have to knock at some other door for admission.

"The Municipal World."

The municipal world is now a very large and varied world, with a many-sided life, and with a great variety of functions and institutions. The Advertiser in its own locality has tried to serve the needs of London by pointing out some ways in which municipal energies may be rightly directed. All round the world there is the same kind of activity, and indeed one of the most interesting parts of the wonderful story of the Nineteenth Century is that which is concerned with the growth of municipal institutions. We have before us a copy of an English journal which was established some time ago, under the title of London, but now bears the more comprehensive title, The Municipal World. And certainly it is a world of varied interests and activities that it presents to its readers.

Although it deals with a special subject, it has by no means a narrow range of subjects, so many things now come inside the municipal world. It is a world with a great history, and one that is still growing, and that has of late seen many new and interesting developments. In one column we can read of what some of the older municipalities were doing a century ago; while another is headed "Our Youngest Corporation—The Borough of Pudsey Sets Out on its Career." On one page we have portraits of some of the newly-elected mayors. These are interesting

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10-piece Toilet Sets, tinted and stippled, rolled edge, regular \$5, for, per set, \$3 75.

Heavy Pressed Glass Water Jugs, each, 45c, 60c.

Glass Cream and Sugars, per set, 15c.

See our 97-piece assorted Dinner Sets, per set, \$6 50.

18 lbs of Redpath's Granulated Sugar for \$1.

Tillou's Pan-Dried Rolled Oatmeal, 11 lbs for 25c.

Our 40c Black and Mixed Imperial Tea, per pound, 25c.

6 lbs of Choice Cooking Figs for 25c.

2 large bars of Hard Soap and 1 package of Silver Dust Powder for 25c.

2 packets of Swiss Food for 25c.

1 tin of Cook's Delight Baking Powder and 1 bottle of Mixed Pickles for 25c.

1 lb of our 30c blend Ground Coffee for 25c.

3 lbs of Rice and 1 lb of Pearl Tapioca for 25c.

2 lbs of Washing Starch and 3 packets of Cornstarch for 25c.

1 can Peas, 1 can Corn and 1 can Tomatoes for 25c.

Choice New Pick Japan Tea, per pound, 25c.

as showing how various classes and professions work together for the general good. The Duke of Bedford is given as first mayor of Holborn, while in the ancient city of Durham, Mr. R. T. Herring, a respected business man, succeeds the Earl of Durham in the municipal chair. On another page there is a picture of the Newington Public Laundry, with "accommodation for seventy-two washers." On still another page there is a map of an ambitious scheme, covering an area of nearly 2,000 square miles, and seeking to establish within that area a system of "Power Houses" affecting 158 municipalities. Every page of this useful journal is crammed with information or ideas bearing upon the life of municipalities. For instance, here is a paragraph: "There are great things in Dover. The gas company has arranged to buy up the electric lighting company and establish a local monopoly in light and power. The duty of Dover corporation is clear. It is to promote the bill to buy up both of them. No such opportunity will recur, and the people of Dover will regret it in future years if the present combination scheme is allowed to pass."

Military Square.

The intended erection of an armory that will be a credit to the city of London, and to Western Ontario, on the site on the corner of Dundas and Waterloo streets, has caused some of the residents of the neighborhood to suggest that land sufficient should be secured all round the building to enable it to be called Military Square.

The idea they have is to purchase both west and south of the building more land than is actually needed for the building. This space might, on the outside west and south, be lined with trees, and would constitute a square to be called Military Square.

These having charge, the military authorities, should consider the matter.

PATRICK KENNEDY'S DEATH.
Chatham, Ont., Dec. 28. — The adjourned inquest of Patrick Kennedy, of Bothwell, was resumed last night before Coroner Bray. Evidence was given as to the man being drowned practically in sight of a number of people. The attempt of a rescue and the assault committed just previous to the drowning was given. James Browning, Richard Duckett and Caleb Montgomery are under arrest charged with the assault. Evidence was also given that the firemen did not run out any ladder or rope, which action might have saved the man. The inquest was adjourned until Monday.

OBSERVANT CUSTOMER — "Are these 'C. R. Co.' rubbers?"
CONSCIENTIOUS DEALER — "No."
OBSERVANT CUSTOMER — "I want the 'C. R. Co.' rubbers that are so well advertised, and so highly spoken of. Good-day."

Mr. Harmsworth's "Simultaneous Newspaper."

[Detroit Free Press.]

Alfred Harmsworth, the editor and proprietor of the London Mail, has explained in the January number of the North American Review his vision of "The Simultaneous Newspapers of the Twentieth Century." Mr. Harmsworth professes to believe that the newspapers of the coming century will be drawn "into the vortex of combination and centralization." Where there are now a multitude of newspapers, good, bad and indifferent, there will be one or two great journals, established by methods similar to those employed in establishing the ordinary trust. Possessing its own cables, wires, dispatch boats, special trains, paper mills, ink factories, machine shops and the like, the simultaneous newspaper with its vast resources would be able to carry out on an unprecedented scale "enterprises outside the strict newspaper field." "Imagine, then," says Mr. Harmsworth, "the influence that could be exerted if an overwhelming majority of the newspapers in the United States spoke in the same voice, supported the same principles and announced the same policy. Such a state of things would be a terror to evil doers, and to the supporters of anything inimical to the commonwealth."

Perhaps—but after Mr. Harmsworth's great simultaneous newspaper had been established with its own cables and wires and trains and machine shops and paper factories, somebody with no capital, except the coin of his brain; no resources, except his own intellect; no combination, except the combination of conscience and conviction, would start a modest little newspaper that would stir the hearts and quicken the minds of a thousand men where Mr. Harmsworth's great simultaneous newspaper influenced the opinions of one.

It is not capital alone that makes a great newspaper, as Mr. Harmsworth seems to imagine. If he believes it is, let him buy the London Times, as he is credited with wishing to do, and see how long that newspaper retains its uncontested supremacy as a journalistic influence. The great newspapers of the world have made money; but they have not been made with money. It does not require special trains and special cables and special telegraph wires and special paper mills to influence public opinion. Tom Paine had none of these; but the influence of his pamphlets upon the revolutionary struggle cannot be estimated. Hamilton and Madison and Jay had none of them; but without the Federalist papers the constitution of the United States would never have been adopted. Greeley had none of them, but history was made in the editorial columns of the New York Tribune. All the money in the country could not have made the New York Sun, without the genius of Chas. A. Dana, and the Sun in the days of Mr. Dana's prime was ten times more influential than it is today with millions of Wall street money behind it. The New York Journal has more of

the resources of Mr. Harmsworth's simultaneous newspaper than any other newspaper in the United States. The Harmsworth syndicate is nearest to his ideal. Yet the New York Evening Post, with only 25,000 subscribers and few special facilities for news gathering, fashions, directly or indirectly, a thousand opinions where the Harmsworth "string" merely distorts one. The Evening Post believes something, and expresses its beliefs forcefully. The Harmsworth newspapers simply follow the opinions of the mob, which forgets to-day what it advocated yesterday, and will reverse tomorrow its prejudices of today.

Mr. Harmsworth's simultaneous newspapers, "speaking with the same voice, supporting the same principles and enunciating the same policy," would, soon cease to exert any influence whatever. Nobody would trust them or believe that the opinion-molding monopoly was sincere or disinterested in its advocacy of this policy or that policy. Instead of an ideal newspaper, Mr. Harmsworth would soon have the worst of the newspaper generally distrusted and wholly without influence. He might as well undertake to form public opinion by setting all the orators of the country upon platforms and hiring them to spout the same speech at the same time, or to establish a great university by consolidating all the existing universities, and ordering all the professors in each department to deliver the same lecture to their classes.

Mr. Harmsworth's simultaneous newspaper can exist only when newspaper-making has become merely a business, like killing hogs. Some publishers pretend that it is only a business now; but that is a convenient lie uttered in extenuation of their own misdoings and of their breaches of trust. The practice of medicine is a business, too, in a way; but he is a sorry physician who thinks of nothing but his fee.

BRASS FOUNDRY FOR WINGHAM.
Wingham, Ont., Dec. 28.—The citizens of Wingham were almost unanimous in their desire to have Messrs. Galt and Bullock establish their brass foundry in this town, as the voting on the bylaw to loan them \$17,000 resulted today in a vote of 222 for the loan, and only four against it. The foundry is to be in operation by April 1, and is to employ 100 hands.

Something for MOTHERS.

EVERY CHILD born into the world with an inherited or early developed tendency to distressing, disfiguring humors of the skin, scalp, and blood, becomes an object of the most tender solicitude, not only because of its suffering but because of the dreadful fear that the disfigurement is to be lifelong and mar its future happiness and prosperity. Hence it becomes the duty of mothers of such afflicted children to acquaint themselves with the best, the purest, and most effective treatment available.

Warm baths with CURTIS'S SOAP to cleanse the skin and scalp of crusts and scales, gentle applications of CURTIS'S Ointment to allay itching, irritation, inflammation, and soothe and heal, followed in the severe cases by mild doses of CURTIS'S RESOLVANT, afford instant and grateful relief, speedy cure, and leave nothing to be desired by anxious parents.

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