

BANK NOT IN DANGER, WHITE

TORONTO, Jan. 6. — Sir Thomas White, former minister of finance in the Dominion government, declares in a statement given out here today, that no facts were at any time brought to his attention, while minister, justifying action on his part which would have brought about the suspension of the Home Bank, which eventually suspended payment on August 17 last, and is now in liquidation.

"In 1918 complaint was received by me on behalf of the three western directors of the bank, Messrs. Crerar, Kennedy and Perse, with regard to three accounts of the bank, namely, the Frost Timber account, the Pellatt account and an account with the Prudential Trust company, relating to the bonds of a New Orleans traction company," says the ex-minister.

"As a result of my action at this time, General Mason was displaced as general manager, and the board of directors of the bank harmonized and reorganized under the presidency of Mr. Haney.

"It was reported to me that the reorganized board was satisfied that it would be found that the capital of the bank was intact, and there was no danger of loss to creditors or depositors. I was assured by letter on behalf of the three western directors who had brought the three accounts to my attention that no external audit or inspection was necessary."

The statement of Sir Thomas said, in regard to the Frost timber account in 1918, that there was at that time no sound ground for instituting an investigation, which would then have had most serious consequences with respect not only to the Home bank, but the general financial situation. Canada was at that time in the midst of the \$700,000,000 Victory loan campaign, and the loan was most vital to the agricultural and business interests of Canada, whose products it financed.

"Under no circumstances would I have allowed a bank to fail during the period in question," said Sir Thomas. "If it had appeared to me that the bank was not able to meet its public obligations, I should have taken steps to have it taken over by some other bank or banks, or, failing this, would have given it necessary assistance under the Finance Act of 1914. Such action would have been justified in the public interest at that time.

"At no time was it suggested by the western directors or anyone else that the bank was not able to meet its liabilities or that it should be wound up.

"I have no desire to hamper depositors of the Home bank, the condition of some of whom is deplorable, to seek relief in any way they may deem expedient. I merely desire to place the facts before the Canadian public, whom I had the honor to serve, I believe, to the best of my ability as minister of finance during the war."

GIVE THE MOUNTIES A CHANCE

The enquiry into the charges made by Attorney-General Manson against the Vancouver detachment of the Royal Canadian Mounted Police, which has been in progress in Vancouver and Victoria for several weeks has so far failed to reveal that any member or special agent of the force was trafficking in narcotics as alleged. It has shown, however, that friction exists, and has existed practically ever since the Mounted Police were sent to the coast, between them and the Dominion customs officials and between them and the provincial police. At the present time there are four crime-detecting agencies operating officially in Vancouver, the Mounted Police, the Customs detectives, the Provincial police and the city police. They are independent of each other and frequently come into collision. The Mounted Police witnesses at the enquiry testified that several big coups whereby they would have landed the higherups in the drug traffic were frustrated at the last moment by minor arrests made by the city police. Several customs officials in Vancouver were dismissed two years ago for permitting the illegal entry of narcotics, and since then the Mounted Police have been active in trying to stop the traffic. Both in the interests of economy and effectiveness, the customs police and the provincial police should be moved away from Vancouver. The public can ill afford the extravagance of maintaining the present costly and unsatisfactory system. Let the famous Red Coats have a free field and unless they have sadly deteriorated in recent years they will produce results.—Saturday Night.

There is no dearth of aspirants for the office of president in the little republic of Nicaragua. Twenty-six candidates are already in the field. Excitement runs high among the electors with the prospect of more than one of the candidates being eliminated by bullets instead of ballots.

LARGE FUNERAL FOR LATE GEO. HOGARTH IN CRANBROOK

CRANBROOK, Jan. 6.—The funeral took place this afternoon of the late George Hogarth, whose death Friday morning east Cranbrook in gloom, and the event was one of the largest of its kind in the city's history.

Mr. Hogarth was one of the most well known figures in the city of Cranbrook, being proprietor of the Cranbrook Hotel, and known personally to most of those who have had occasion to visit this city on business.

He was the pioneer hotel proprietor, having come to this city from Elko almost 20 years ago. He leaves a widow and twin sons, Thomas and Enos, now grown up.

The late Mr. Hogarth had been prominently identified with the growth of the city, and was an enthusiastic curler, having figured in bonspiels in all the Crow towns. He was president of the Cranbrook Curling Club at the time of his death.

He had been ill for some weeks, but few were prepared for the news of his passing.

FUNERAL OF ACCIDENT VICTIM HELD MONDAY

The funeral of the late John McEachern who lost his life in an automobile accident at Sand Creek on the Jaffray road, Christmas day, was held on Monday afternoon last at the Cranbrook Cemetery. The funeral was delayed pending the arrival of members of the family. Deceased was one of a family of eleven and his passing makes the first gap in this large circle of grown up sons and daughters. Among those of his family who were here to attend the funeral, were his father, D. B. McEachern, formerly of the I. C. R. service, Mr. and Mrs. Jas. McEachern, brother and sister-in-law, of Vancouver, and Messrs. Everett and William from Saskatchewan and Waldo respectively. Other relatives in the city are Mr. Murdoch McEachern, an uncle, and Archie, of Penticton, and Mrs. F. A. Small.

The funeral service was held at the Presbyterian church at 2.30, conducted by Rev. E. W. MacKay and was attended by members of Cranbrook Masonic Lodge of which deceased was also a member. At the cemetery after the usual brief service of committal, the Masonic funeral service was read by Bro. A. E. Jones, and the brother Masons attending threw their emblematic sprigs of evergreen into the open grave. The pall bearers were all members of the order, namely, Messrs. W. F. Cameron, L. Clapp, N. A. Wallinger, H. B. Hicks, A. A. MacKinnon and J. S. Newman.—Cranbrook Herald.

Truth about winter is out at last. Persons who abhor the season need no longer shiver and repeat the futile "Why?" It was answered recently by Charles O. Beaman, head of the high school science department, State Normal School, Brockport, N.Y., who spoke before the Nature Study Society of the American Association for the Advancement of Science. There are four reasons for winter. Prof. Beaman said so. They are: The sun heats the earth about six hours a day less in winter than in summer. It spreads less heat each day over a larger surface. The rays have come a longer distance through the atmosphere. Much of the sun's heat is used in winter to melt the ice and snow and not to warm the atmosphere. Prof. Beaman said the sun comes north in winter and goes south in the summer. It begins its northern journey December 21, and starts its return trip on June 21.

Several United States senators are already reported to be girding on their armor to fight the Bok peace prize proposals.

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LOYAL ORDER OF MOOSE

Fernie Lodge No. 1335, Loyal Order of Moose are out on a campaign for new members. Their reason for so doing is that they want every good citizen to have an opportunity to help in the good work which is being carried on by the Order for children at Mooseheart, and the old folks at Moosehaven.

"Every child is entitled to at least a high school education and a trade," —James J. Davis.

The Loyal Order of Moose is an international fraternal-beneficiary society consisting of more than sixteen hundred Lodges in the United States, Canada and throughout the English-speaking world, having an aggregate membership in all these Lodges of almost 600,000 men. Most of the Lodges provide for sick benefits and funeral expense funds for their members. Each Lodge is a complete unit in itself, with full local autonomy.

1. Mooseheart is the "home-school-town" operated and maintained by the 600,000 members of the Loyal Order of Moose for the care, training and education of the dependent children of the deceased members of the Order.

2. Mooseheart consists of an estate of 1023 acres of Northern Illinois agricultural land on the Lincoln Highway and Fox River, forty miles west of Chicago. Eight hundred acres are under cultivation. During the nine years following its establishment in 1913, about \$6,000,000.00 was expended in the purchase of land, the installation of sewer, water, electric light and heating systems and in the erection of modern fire-proof buildings for the care, training and education of these children.

3. Mooseheart is not an "orphanage." The beneficiaries are merely taking advantage of the heritage provided for them by their parents. Everything possible is done to keep up the ties between the children and such surviving relatives as there may be, and in trying to surround the children with home-like conditions.

4. Mooseheart is a great "melting-pot," as the children come from all

sections of the North American Continent. They form one large, healthy, happy family where democracy and cosmopolitanism reign.

5. The students at Mooseheart are not uniformed. Each girl and boy is privileged to select his or her own dress, hat, shirt, etc., from a large up-to-date stock.

6. At Mooseheart the children are of all ages from those yet unborn to those nineteen years of age. From the time of birth to the kindergarten age the babies are cared for in the "Pennsylvania Baby Village," built especially for this purpose. They are next taken to the "Kindergarten Village," where they remain until they attend the grade school and make their home with one of the "family groups" in the various halls and dormitories.

7. Children of all ages live in the same building with the exception of the very young children, in order to allow the development of the "big brother spirit," whereby the older children look after the younger ones.

8. During the first two weeks new children at Mooseheart are kept in "quarantine" until they have been examined by the physician for all possible ailments and defects, before they are transferred to a permanent residence and attend Assembly for the first time.

Join the Loyal Order of Moose now and participate in this great work. Further particulars from any member of the Order or James Wilson, Secretary.

A New York paper predicts that the metropolis will eventually be the headquarters of the moving picture industry. Eastward the stars and vampires may take their way.

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At the cost of a small jar of ordinary cold cream one can prepare a full quart pint of the most wonderful lemon skin softener and complexion beautifier, by squeezing the juice of two fresh lemons into a bottle containing three ounces of orchard white. Care should be taken to strain the juice through a fine cloth so no lemon pulp gets in, then this lotion will keep fresh for months. Every woman knows that lemon juice is used to bleach and remove such blemishes as freckles, sallowness and tan and is the ideal skin softener, whitener and beautifier.

Just try it! Get three ounces of orchard white at any drug store and two lemons from the grocer and make up a quart pint of this sweetly fragrant lemon lotion and massage it daily into the face, neck, arms and hands. It is marvelous to smoothen rough, red hands.

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SYNOPSIS OF LAND ACT AMENDMENTS

PRE-EMPTIONS

Vacant, unreserved, surveyed Crown lands may be pre-empted by British subjects over 18 years of age, and by aliens on declaring intention to become British subjects, conditional upon residence, occupation, and improvement for agricultural purposes.

Full information concerning regulations regarding pre-emption is given in Bulletin No. 1, Land Series, "How to Pre-empt Land," copies of which can be obtained free of charge by addressing the Department of Lands, Victoria, B.C., or to any Government Agent.

Records will be granted covering only land suitable for agricultural purposes, and which is not timberland, i.e., carrying over 5,000 board feet per acre west of the Coast Range and 8,000 feet per acre east of that range.

Applications for pre-emption are to be addressed to the Land Commissioner of the Land Recording Division, in which the land applied for is situated, and are made on printed forms, copies of which can be obtained from the Land Commissioner.

Pre-emption must be occupied for five years and improvements made to value of \$10 per acre, including clearing and cultivating at least five acres, before a Crown Grant can be received.

For more detailed information see the Bulletin "How to Pre-empt Land."

PURCHASE

Applications are received for purchase of vacant and unreserved Crown lands, not being timberland, for agricultural purposes: minimum price of first-class (arable) land is \$5 per acre, and second-class (grazing) and \$2.50 per acre. Further information regarding purchase or lease of Crown lands is given in Bulletin No. 10, Land Series, "Purchase and Lease of Crown Lands."

Mill, factory, or industrial sites on timber land, not exceeding 40 acres, may be purchased or leased, the conditions including payment of stumpage.

HOMESITE LEASES

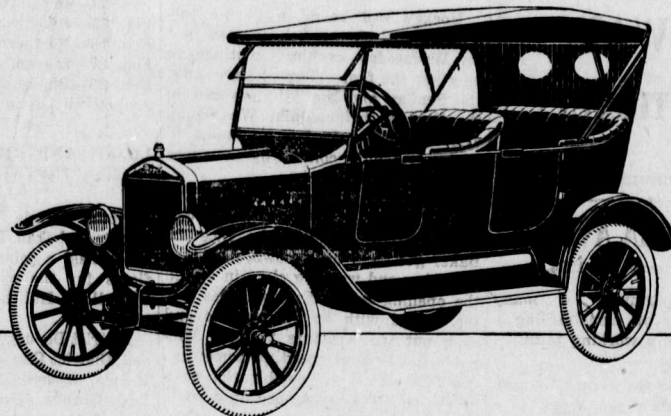
Unsurveyed areas, not exceeding 20 acres, may be leased as homesites, conditional upon a dwelling being erected in the first year, title being obtainable after residence and improvement conditions are fulfilled and land has been surveyed.

LEASES

For grazing and industrial purposes areas not exceeding 640 acres may be leased by one person or a company.

GRAZING

Under the Grazing Act the Province is divided into grazing districts and the range administered under a Grazing Commissioner. Annual grazing permits are issued based on numbers ranged, priority being given to established owners. Stock-owners may form associations for range management. Free, or partially free, permits are available for settlers, campers and travellers, up to ten head.



The New Ford Touring Car

For the motorist who requires a good-looking car of unusual serviceability, the new Ford Touring Car is a splendid investment.

To the sturdiness and endurance for which the Ford is universally famous have been added new features which materially enhance the appearance of the car and add to the comfort of the passengers.

The new radiator is higher, giving greater cooling efficiency—the hood and cowl are larger affording increased leg-room, and the steering-post is braced for easier driving. With roomy accommodations for five passengers, the new Ford Touring Car is undoubtedly the most practical general utility car on the market.

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