The Toronto World

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MONDAY MORNING, MARCH 9

PROBLEMS OF EMPIRE.

In the recently published Blue Book, issued by the imperial government and containing the minutes of evidence taken by the Dominions Royal Commission in Australasia, much will be found of interest to all parts of the empire. The problem presented by the existing situation is entirely novel and that it may provide at any moment difficulties of an unexpected character has been strikingly shown by the controversy created over the proclamation of martial law by the union government of South Africa, and its subsequent action in summarily deporting the labor leaders and carrying in parliament a measure indemnifying the government and prohibiting their re-entry into South Africa. These acts have raised vital questions regarding the nature and value of the nominal supremacy placed by the theory of the imperial constitution in the parliament of the United Kingdom. Judging from the general trend of opinion that supremacy is little better than a legal fiction providing on occasion an easy method of securing an amendment to a dominion constitution on which there is local agreement.

Yet it does not appear to be the part of wisdom to attempt to replace the present largely impalpable bonds that unite the self-governing states of the empire with a more rigid system of federation, even supposing this were to receive a sufficient measure of general support for the time being. Faced with the problem of subordinating state to imperial interests when these are in real or apparent conflict, each government is undergoing the best training in co-operation, that of popular experience. Nevertheless, opportunities may and will arise for joint action in a more direct manner than is always possible. One may be found in the special proposal urged by the Hon. Alfred Deakin, ex-premier of the Commonwealth of Australia, when stating his views by request of the Dominions Royal Commission. That proposal was to give an imperial guarantee for all loans required for the construction of works of defence, harbors and cables, those being first passed upon by an imperial board. Such loans could then be obtained on better terms and another means supplied of co-ordinating the action of the dominions and the mother country.

PANAMA-PACIFIC EXPOSITION

Many, of all shades of politics, in the United Kingdom, no less than in the Dominion, have found it difficult to understand why the imperial government should adhere so stubbornly to its refusal to participate officially in the Panama-Pacific Exposition. Possibly the government department immediately concerned was disappointed at the first reluctance of leading manufacturers to promise adequate support, and thus secure a really representative exhibit of British industries. This hesitancy may have been due to a failure to realize what the opening of the great waterway involved in the alteration of trade routes and in the opening up of the western states of the American continent. But the situation has changed, and it is now clear that British firms have become better seized of the importance of the commemorative exhibition to be held at San Francisco.

Perhaps the attitude of the imperial government was affected by the small amounts originally voted by congress and the state legislatures of the United States. But matters are different today, and it is certain that the exhibition will be in all respects worthy of the cause and occasion. The imperial government can hardly remain indifferent to the decisive expression of opinion given by the house of commons any more than to the declaration of President Wilson that the Panama Canal must be open on terms of absolute equality to the ships of all nations, including that of which he is the chief executive. The Union Jack will be seen among the fleet of warships that will pass thru the canal, and it should not be absent on land, more especially when the dominions are taking active steps to be worthily represented at San Francisco.

THE WORK AT PANAMA.

Colonel Goethals, the United States army engineer in charge of the construction of the Panama Canal, has been receiving of late well deserved tributes to the efficient way in which he has carried out his important commission. These he has acknowledged with the modesty that characterizes men of his stamp, nor has he failed to call attention to what was accomplished by his French predecessor and by his medical and scientific colleagues. Disastrous as was the failure of the French company, its engineers had fully grasped the problem and their surveys were substantially followed by the United States experts. But Col. Goethals stated emphatically that the construction of the canal was then impossible and would have so remained but for the successful investigation of the cause of the yellow and other fevers that rendered the country uninhabitable except at a tremendous sacrifice of human life.

What was done by the United States army surgeons at the expense of several valuable lives, has been paralleled by the result of contemporaneous investigations conducted by British and other European surgeons in the pest-ridden districts of Africa and in the Roman malarial marshes. Once the isolation of the special disease germs was made and the fact that they were carried and disseminated thru the agency of insects ascertained, the problem offered by these dangerous maladies was immediately reduced to manageable dimensions. Today Panama is one of the healthiest communities in the world and every tropical country will be opened up for the residence of white men. Not only this, but it is certain that the parts of Africa long afflicted with the dreaded tsetse fly will become available for agricultural and stock raising purposes.

BACKWARD CHILDREN.

One misconception has lodged itself in many minds occupied with the problem of the proper treatment of backward children at school. The distinction has not been made clear, and has not been recognized at all, between backward and defective children, the latter being in fact usually quite weak-minded or idiotic. There should be no problem for the board of education in regard to the latter class, for these should not be allowed to enter the public schools at all. They require and should have separate treatment in institutions provided for the purpose. For the backward children, usually spoken of as defective, special training in grouped classes is held by many authorities to be a more satisfactory method of developing their stunted powers than the more or less isolated treatment of a class in each school.

HELPING THE POOR LITIGANT.

An interesting departure is about to be made in England for the purpose of enabling poor persons, unable to secure redress of grievances because of want of means, to obtain, without charge, the necessary legal advice and assistance. The new department will submit the various cases for opinion, and the rules governing its operation are now in course of preparation by the lord chancellor, the master of the rolls, the president of the probate, divorce and admiralty division, Mr. Justice Pickford and other members of the bar. The rules are expected to come into force about May, and will be framed so that enquirers can readily and easily learn where to go. One department will handle all the cases submitted and will forward them to the appropriate division. Lists in each division will be kept of counsel and solicitors willing to report upon applications and to assist those whose cause of action is approved. No fees of any kind will be payable, but remuneration may be granted out of treasury funds.

Scotland for many years has had a system designed to enable poor litigants to bring their cases before the courts. Every year in the supreme and local courts members of the bar are appointed to report whether a poor applicant has a probable cause of action, and if they so report the litigation is handed over to the agents and counsel acting for this class of litigant. No court fees are charged and in the event of a favorable judgment costs are recoverable from the defendant on the usual scale. Many successful lawyers have started on their career as agents or counsel for the poor and the system has thus not only assisted in the obtainment of redress but has furnished a field of valuable experience to budding talent.

WHERE THE MONEY GOES.

Editor World: Kindly allow me space in your columns for a brief statement regarding the criticisms by the Ontario Rifle Association of the work of the boys of the Victoria Industrial School at the rifle ranges last year.

The 1913 season opened on the first Saturday in May and continued every Saturday until October. During all these months no complaint was made to the management of the school as to the quality of marking done by the boys. The criticisms of the association at their annual meeting on the 3rd inst. was the first intimation I received of any dissatisfaction. Further, the officer of our staff, who had charge of the boys during the entire season, assures me that at no time was any formal complaint made to him. He is quite confident the boys did their work as well as in former years. Had those in authority of the ranges intimated to the school management at any time that the marking of the boys was faulty, the matter would have received prompt attention. For several seasons I have personally been opposed to sending boys to the ranges, and have only consented to do so on the urgent request of those who are responsible for the marking, as it was represented to me that considerable difficulty was experienced in getting markers.

A further word in reference to the remuneration the boys have received. For the past two seasons an allowance has been made each boy for his own pocket money. To give the whole or a large part of these earnings to the markers would be manifestly unfair to the rest of the 300 boys of the school, many of whom were quite as competent as those selected, and who, on the occasion of the annual meet of the association, had to remain at their usual school tasks, while their more fortunate companions enjoyed a week in camp at the ranges. The management decided to allow all the boys of the school to participate in the net earnings of the few. The revenue to the school from this source has always been kept in a separate bank account and is not used to assist in meeting the ordinary expenditure for maintenance. It has been largely devoted to the recreation activities of the boys. About $2000 from this fund was used towards the erection of a large skating rink which has proved a boon to all the boys. A further sum was applied to the installing of suitable apparatus for a well-equipped playground. From this also are purchased hockey skates and boots for practically all the boys, sporting goods, etc.

The earnings of last season at the ranges will be needed for furnishing and equipping a swimming bath in connection with our gymnasium. The mere statement of the purpose of this fund should be sufficient to justify the management in the course they have pursued.

C. Ferrier, Superintendent.
Mimico, March 7, 1914.

OLD AGE PENSIONS.

Editor World: In your issue of the 5th inst., in a summary of a discussion on old age pensions in parliament at Ottawa, I observe that a certain Mr. E. M. Macdonald was expounding for the enlightenment of the other members the principles of the British system of old age pensions. "In England," he said, "no one could receive an old age pension unless and until he had from other sources an income of at least $150 a year." Consequently he suggested that no one in Canada should be eligible for a pension whose income should be less than $300 a year.

Mr. Kyte, another member, was well justified in asking the former speaker what became of the people in England whose incomes were below this figure—and if they were drowned?

Mr. Macdonald's retort to this was that "they were regarded as paupers and treated in the same way as paupers are treated in all countries."

By the way, the different countries have many different ways of treating their poor, but I am only dealing with Mr. Macdonald in reference to his definition of the English, or, as I would rather put it, the British system.

That such assertions as Mr. Macdonald made in regard to that system should pass with so little challenge in the Canadian House of Commons is to me a matter of supreme surprise. It is evident enlightenment is required, but not from such authorities on the question as Mr. E. M. Macdonald.

So far as Britain is concerned, the facts are just the very opposite of what Mr. Macdonald has stated. It is only those whose annual incomes are under $150 who are at all eligible, and paupers, once they attain the qualifying age, are not debarred in any way whatever unless from a criminal record, which equally disqualifies all other classes as well. As a matter of fact all inducements have been held out to paupers ever since the passing of the act, both by their former guardians and the administrators of the act itself, to accept old age pensions rather than the old system of parish relief, and statistics amply bear out the great decrease in pauperism where the ages exceed 70 years, which is the British age limit for pensions.

Here, in Canada where the pace is greater, life altogether more strenuous, and climatic conditions possibly more exhausting, the suggested 65-year limit would be a fair enough equivalent to the old country limit.

Then, assuming that there are in Canada 334,000 persons over 65 years of age, as laid down by Mr. White, probably not half that number would apply, or could become qualified for pensions under any reasonable debarring income clauses. If the mother country finds it a fairly good working scheme to have the debarring income limit fixed at $150 per annum, one would fancy that a $200 income limit might equally well serve Canada.

The British pension rate is approximately $1.25 per week. Canada might get along with a rate, let us say, $2.50 per week. Therefore, taking half the number of persons over 65 as a probable basis, the total sum per annum that would have to be expended in respect of pensions would be about $21,710,000. As some offset to this there would be infinitely less call upon charitable sources as compared with the present haphazard forms of relief. Administration would, of course, somewhat swell the above estimate, but here again the system of the mother country might be adopted with advantage. The postoffices pay out the pensions in their respective districts and the excise or custom officers make the necessary enquiries as to the incomes and ages of all applicants, the final disposal thereafter resting with the district councils.

D. Ross.
Port Credit, March 5, 1914.

LITERALLY HE "DRIFTED IN."

EDGEWOOD, B. C., March 8.—Bill Slater, hunter and trapper, drifted into Edgewood this week on his floating house before a big south wind. He comes from some six miles down the lake and brought with him five cougar skins and two coyotes.

BONDS FOR $100

Many people of small means are possibly not aware of the opportunity for safe investment offered by our $100 Bonds. The small investor has looked upon owning Bonds as rather beyond him—thinking of Bonds as being only in denominations of $1000, or some other equally impossible sum.

But $100 will buy one of our Bonds, giving the holder of it precisely the same security as those of the largest denominations. They are a security in which Executors and Trustees are by law authorized to invest

TRUST FUNDS

Shall we send you copy of our Annual Report and full particulars?

Canada Permanent Mortgage Corporation

Paid-Up Capital and Reserve Fund exceed TEN MILLION DOLLARS.

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Established 1855. 135

WAGE SCHEDULE WILL BE STUDIED

Executive of C. P. R. Telegraphers Meet in Toronto for Purpose This Week.

ORGANIZING ADVANCES

May Adopt Plan of Forming C. P. R. and G. N. W. Operatives in Divisions.

At a meeting of the Toronto Commercial Telegraphers' Union in the C. O. F. Hall yesterday, it was announced that the C. P. R. executive would take up the matter of a new schedule of salaries this week. President Konenkamp of Chicago said that two years from now would probably see the operators of the G. N. W. division as strongly organized as were the C. P. R. operators at the present time.

Chairman MacKee of Montreal of the C. P. R. Dominion executive, which is now meeting in Toronto, said the organization was better off both financially and in point of membership than at any time since its inauguration. About eight hundred operators, or ninety per cent. of those working for the C. P. R. were union men. He said the question of schedule would be considered by the executive this week.

Vice-Chairman Lynch of Winnipeg, declared that the time had come when the telegraphers of the Dominion would have to adopt the centralization system of unionism as followed by industrial workers. At present the telegraphers are divided according to the company for which they work; the C. P. R. and G. N. W. operators were in separate divisions altho both came under the international jurisdiction.

By the plan as outlined by Mr. Lynch the C. P. R. and G. N. W. would be known as divisions but an addition to the present form of organization would be made by the establishment of a Dominion council composed of the representatives of the locals of the various Canadian divisions. At present there is only the division executive and the international executive. A Dominion executive would be a much needed addition to the general organization.

Mr. Lynch predicted that five years from now would see the telegraph system of the United States under government ownership.

When Going to Montreal Travel via the Fastest Line.

Leaving Toronto 9 a.m. or 10.45 p.m. daily, arriving Montreal 6 p.m. and 7.40 a.m. respectively, via Grand Trunk Railway System, over the only double track route.

Other good train leaves Toronto 8.30 p.m. daily, and arrives Montreal 7.01 a.m.

Day train carries parlor-library car, dining car and first-class coaches.

Night trains carry electric-lighted Pullman sleeping cars and first-class coaches, also "club compartment" is operated to Montreal, and Pullman sleeper to Ottawa on 10.45 p.m. train.

The above service is the finest in every respect and affords the travel-the public an excellent opportunity of reaching Montreal in a most seasonable time, either in the morning or evening.

Berth reservations and tickets at all Grand Trunk ticket offices, or write C. E. Horning, district passenger agent, Toronto, Ont.

CARLTON OLD BOYS WILL NOT MEET TONIGHT.

The Carlton school old boys will not meet tonight as was announced some weeks ago. Instead the meeting has been postponed until March 16 in Carlton school in order to make it larger than before. Two hundred old boys and girls are expected. At this gathering final arrangements will be made for the banquet to be held in the Masonic Temple, West Toronto, on March 25.

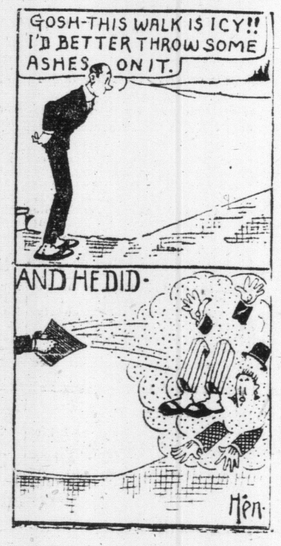
WIRELESS STATION SOON READY.

NEWCASTLE, N. B., March 8.—Work on the new wireless station here is now rapidly nearing completion, and all that is needed for the inauguration of the "All Red" route is the completion of the company's new station on the west coast of Ireland. One of the powerful engines, of which there are two, each of 200 horse power, has been erected, and on Friday finished a satisfactory 48 hours test.

PENSION SCHOOL INSPECTORS.

FREDERICTON, N. B., March 8.—The school inspectors of the province have requested the government that they be included under the provisions of the act for school teachers' pensions.

AND HE DID



AT OSGOODE HALL

March 7, 1914.

ANNOUNCEMENTS.

Motions set down for single court for Monday, 9th inst., at 11 a.m.:
1. Downey v. Burney.
2. Re Wells and Roni.
3. Shapiro v. Levine.
4. Madill v. Forest Hill Electric Ry.

Peremptory list for first appellate division for Monday, 9th inst., at 11 a.m.:
1. Cook v. G. T. Ry. Co.
2. Brown v. Toronto Ry. Co.
3. Acton v. Perrin.
4. Hackney v. White.
5. Brant v. Ryan.
6. Connor v. Township of Brant.

Peremptory list for second appellate division for Monday, 9th inst., at 11 a.m.:
1. Peter v. C. P. Ry. Co.
2. Peter v. C. P. Ry. Co.
3. White v. Anderson.
4. Phillips v. Canada Cement Co.
5. Weston v. Middlesex, and cross appeal.
6. McNally v. Anderson.

Master's Chambers.

Before J. A. C. Cameron, Master.

O'Neil v. Welden—M. J. Folinsbee, for plaintiff, obtained order for substitutional service of writ on defendant by advertisement.

Grant v. Gaynor—Grass (R. G. Smythe), for defendant, obtained order dismissing action without costs.

Re Auburn Nurseries—E. G. Long, for L. B. Preston, moved for leave to bring action against liquidator. R. G. Agnew for liquidator. Order made.

Bell v. Bell—H. W. Shapley, for defendant, moved for order to amend statement of defence, also for a subpoena duces tecum. H. F. Parkinson for plaintiff. Order made. Plaintiff to have leave to amend and reply if so advised. Costs to plaintiff in the cause.

Levy v. Fernberg—G. T. Walsh, for plaintiff, moved for further and better affidavit on production. Baalim (M. A. Brown), for defendants. Order made. Costs to plaintiff in any event.

Cooper v. Cooper—E. W. Boyd, for plaintiff, obtained order on consent dismissing action without costs and vacating lis pendens.

Steele v. Deacon—J. M. Langstaff, for defendant, moved for leave to amend statement of defence. P. Kerwin (Guelph), for plaintiff. Order made. Costs to plaintiff in any event. Leave to plaintiff to amend if so advised.

Johnston v. Marshall—E. Smiley, for plaintiff, obtained leave to serve writ on defendant in Montreal out of the jurisdiction. Time for appearance limited to 14 days. Costs in cause.

Collins v. Mitchell—S. W. Graham, for defendant City of Toronto, obtained order on consent amending third party notice.

Rusnell v. Rusnell—Logan (R. R. Waddell), for plaintiff, obtained leave to issue writ for service out of the jurisdiction on defendant in Michigan. Time for appearance limited to fourteen days. Costs in cause.

Single Court.

Before Middleton, J.

Re Fairchild—J. Harley, K.C., for executors, under will of Peter Fairchild, moved for order construing will to determine rights of Sarah Jane Butler. M. W. McEwan (Brantford), for S. J. Butler. Judgment: Sarah Jane Butler claims to be entitled to a home upon the old homestead under the will of her father. This claim is, I think, untenable. Upon the determination of her mother's life estate her rights came to an end. It should be declared that any interest given to Sarah Jane Butler under the will of the late Peter Fairchild came to an end upon the death of his widow, and she has now no claim upon the land under his will. Costs out of estate.

Re Rocque—E. Coatsworth, K.C., for executors. J. R. Meredith for infant children of Catharine A. Hague. R. Nesbitt for her adult children. Motion to determine question arising on the construction of the will of the late Margaret Jane Rocque. Judgment: The will gives no key, and I must take it as it stands. The executor and the son are each given a fourth of the residue. The gift to Catharine cannot take effect, because she was then dead. There is no gift to Catharine's children, therefore there is an intestacy as to this fourth. The costs of all parties may come out of the estate.

Re Doran—J. Harley, K.C., for Esther Ann Force. M. W. McEwen for her husband. A. E. Watts, K.C., for the executors of John. Motion to determine certain questions arising on the will of the late John Doran. Judgment: The child died when fourteen years old, on Oct. 25, 1899. I think the interest was vested in the child, and upon its death its father and mother took as its heirs. There is no need for the conversion of the remainder, and they may take it in specie. The costs of all parties may come out of the estate.

Gaulin v. City of Ottawa—W. N. Tilley, for plaintiff, moved for injunction. H. M. Mowat, K.C., for defendant. Judgment: The statute, now sec. 398 (10) of the municipal act, was passed for the express purpose of defining the conditions under which a vote on any municipal question may be taken. It has been held that this vote is something quite outside of what is permitted by the act and is not in conformity with its provisions. It follows as a matter of course that an injunction must now be awarded to restrain a proceeding already determined to be illegal. As this injunction determines all that is involved in the action this motion should be turned into a motion for judgment, and the order should be framed accordingly. The plaintiff is entitled to his costs.

NO "INTANGIBLE ASSETS" IN NELSON STREET RY.

NELSON, B.C., March 8.—Nearly 3000 more passengers were carried by the street railway last month than in February, 1913, according to a report presented at last night's council meeting by Ald. A. S. Horswell, and the receipts grew from $912.30 in 1913 to $1041 this year. The passengers carried last month numbered 26,490 against 23,538 in February, 1913. Nelson recently purchased the street railway from a private company.

DELEGATE TO ASSEMBLY

CHARLOTTETOWN, P.E.I., March 8.—At a meeting of the Prince Edward Presbytery here the following were appointed commissioners to the general assembly which will meet in Woodstock, Ont., in June next: By rotation, Revs. R. P. Murray, Mt. Stewart; D. Wright, Montague; by election, A. J. McNeill, Dr. Fullerton and G. A. Sutherland; elders, J. A. Lawson, Charlottetown; C. H. S. Stands, Souris; G. E. Goff, Woodville, K.C.; John Agnew, Alberton; Lt.-Gov. Rogers.

FINANCE FORUM.

At Toronto's meeting of the Central Y. M. C. A. Finance Forum, G. Tower Fergusson will speak on "The History and Function of the Stock Exchange." Thomas Findley, vice-president of the Massey-Harris Co., will speak on "Western Canada." Mr. Fergusson's address will ge biven at eight o'clock, and Mr. Findley's at nine.

ORDERS FOR MORE GRAIN.

VICTORIA HARBOR, March 8.—Orders have been received at Port McNicoll elevator to ship 1,000,000 bushels of grain to the seaboard for export. This means about 350 cars, or about 11 train loads.

SPECIAL COMMITTEE.

A special committee of the board of education on investigation of the building department will meet today at 8 p.m.

If you want to get through washday easily buy an **Eddy Fibreware Tub** and an **Eddy Washboard.** The Tub is the best on the market, as it is made all in one solid piece and cannot fall apart. It also retains the heat of the water much longer than the old wooden Tub. The Washboards are specially crimped. Will not tear the clothes or hurt the hands.

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MONDAY, MARCH 9th, 1914.

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40 Richmond Street West, Toronto, and 15 Main Street East, Hamilton.

6 COUPONS AND 98c Secure the $2.50 Volume

Beautifully bound in rich Maroon—cover stamped in gold, artistic inlay design, with 16 full-page portraits of the world's most famous singers, and complete dictionary of musical terms.

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Well bound in plain green English Cloth, but without the portrait gallery of famous singers.

Out-of-Town Readers Will Add Postage as Follows:

Heart Songs by parcel post; the rate: Within twenty miles of Toronto, 7 cents. Beyond the twenty miles limit and within the Province of Ontario, 18 cents. Quebec or Manitoba, 22 cents. Other provinces, the regular charge of 24 cents.

"HEART SONGS" The song book with a soul! 400 of the song-treasures of the world in one volume of 500 pages. Chosen by 20,000 music lovers. Four years to complete the book. Every song a gem of melody.

HAVE HEAVY GRIST FOR COUNCIL MILL

Controllers Have Important Program of Improvements to Be Studied and Settled.

The business to be disposed of by the city council today includes the following:

To apply for legislation to abolish property qualifications for mayor, controllers and aldermen, and to build upon civic property houses that would be rented or sold to workingmen.

To offer prizes for plans and specifications of model houses for workingmen.

To approve agreement with the governors of the University of Toronto to cross an invisible frontage line on the north side of College street for the extension of Terauley street.

To increase pay to firemen and inspectors on sewer construction.

To extend Leslie street to Don Mills road, to cost $112,000.

To widen Broadview avenue north of Danforth avenue, to cost $75,000, and to widen Yonge street, to cost $2,100,000, payments to be spread over 30 years.

To erect temporary incinerators, to cost $75,000.

To rebuild Strachan avenue bridges over railway tracks, to cost $114,300.

To expropriate lands at McCaul and Anderson streets for playground purposes.

To consider motion by Ald. Wanless to expend $25,000 upon a new market place.

DECLINED CALL.

NEW YORK, March 7.—The Rev. Dr. John Henry Jowett, pastor of the Fifth Avenue Presbyterian Church, has declined to accept the call to Union Chapel, a Congregational Church, in London. He cabled his declaration today.

Dr. Jowett came here from England from a Congregational Chapel in Carrs Lane, Birmingham.

FOOD REFORM LEAGUE.

A meeting of the Toronto Food Reform League will be held at lodge Room No. 3, 22 College street tonight at 8 o'clock. "Is flesh eating unnatural and injurious to man?" will be the subject of debate.

DR. HASTINGS TO SPEAK.

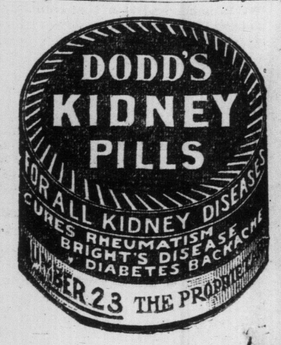
Dr. Hastings, medical officer of health, will give an illustrated address on Toronto's health problem at Broadway Tabernacle Epworth League this evening.

BUSINESS FAILURES LARGELY INCREASED

February Showed Record of Serious Commercial Reverses.

Dun's Weekly Review says: "Both in number and amount, commercial failures in the Dominion of Canada during February considerably exceeded those of the corresponding period of recent years. Total insolvencies last month were 227 and supplied $3,526,070 of liabilities, against 138 for $1,694,719 in the previous year; 143 for $663,028 in 1912 and 108 in 1911, when the sum of money owed was $560,604. The record for the manufacturing division in February was 54 suspensions for an aggregate of $1,117,396, this comparing with 32 for $928,832 i the year immediately pdeceding, 28 for $197,394 in 1912 and 27 for $100,365 three years ago.

In the trading classes losses numbered 169 and the indebtedness was $2,384,729, against 102 for $686,387 in 1913, 108 for $451,434 in 1912 and 78 for about the same amount in 1911. The group embracing agents, brokers and concerns of a like nature contributed 4 defaults, as contrasted with 4 in the year previous, 7 in 1912 and 3 in 1911, while the $23,945 involved compared with $79,500 in 1913, $14,200 in 1912 and only $10,000 three years ago.

ENCOURAGING SHEEP BREEDING.

FREDERICTON, N. B., March 8.—T. O. Clarke of Ottawa has been appointed maritime representative of sheep husbandry for the Dominion department of agriculture, and will have his headquarters at Moncton.