Current Comment

A NEW BANKING VENTURE.

There will be much criticism of British Columbia for the new financial policy anounced by Hon. John Hart, Minister of Finance, which includes the establishment of a provincial bank. This is certainly a live political issue and one upon which the regular party lines are likely to split. A bank under the control of a political party, as our natural resources have been, would be an unthinkable proposal, and a bank less reliable, less stable than the ordinary banks would fail of its own weakness. Mr. Hart gives as reasons for the being of his provincial bank the assistance of dependents, whatever that might mean, presumably not political favorites, and the more plausible and commendable reason of keeping the money of the people in the province for the development of the country instead of having it sent East by the banks of Canada through their branch system and loaned out at high rates in Toronto, Montreal and New York. This to begin with is an invitation to the said banks to boycott British Columbia, and what the banks can do in that way is not to be ignored. Banking is not one of the public utilities that flourishes by competition. However, capitalists may oppose the principal of monopoly in public ownership they admire and follow it in the practice of banking. The principle of absorption has gone on until the federal government under the pressure of public opinion has had to prevent the consolidation of Ontario banks with Quebec banks and the consequent transfer of capital from one province to another. Mr. Hart is not doing for British Columbia, therefore, what has not been sanctioned in principle for Ontario. If it is good for Ontario to have her banking capital retained in Ontario, the same thing should apply to the Pacific province. It may be urged that circumstances alter cases, and that Ontario with her 2,500,000 is a different field than British Columbia with her 350,000. Money, however, is not wealth, and the resources of British Columbia constitute a potential wealth which may be available as a basis for the credit upon which banking, like most modern and especially American business relies. It has always been held by academic bankers that the Canadian banking system is superior to that of the United States, but it is equally the conviction of business men that the United States system is much the better for local development and the general success of business. The local bank and its banker knows the needs of the local business man, is aware of his standing and ability and the extent of credit that his moral value entitles him to. It is held by most business men in Canada that his factor of moral value in a man's character "cuts no ice" in obtaining credit from a Canadian bank. The amount of credit is not determined by the local branch manager, but by an authority hundreds or thousands of miles away, which is influenced by anything but local considerations. No doubt the question wil be raised as to the authority British Columbia has to establish a bank, but Mr. Hart may be trusted to have satisfied himself on this head before he made his announcement. He has at least entered upon an experiment for which other provinces should be grateful, and no doubt they will rejoice in the vicardous experience the new bank will furnish, to follow it if successful and to point to as a horrible example if the course of events should so order. All of which Hon. Peter Smith will no doubt duly consider.

PROVINCIAL SEGMENTATION

There has been another of the periodic discussions on the question of erecting another province on the trailing skirts of old Ontario detaching Patricia, Kenora, Rainy River, Thunder Bay and Algoma to form the new jurisdiction. Mature consideration showed that there were at least as many difficulties to be met in flying to evils that we know not of as in remaining to endure what can't be cured. The settlers in New Ontario have nothing like the same difficulties to meet with that the settlers in Old Ontario had to face a century ago. Pioneering is at no time child's play and those who undertake it must be prepared to endure hardship for sake of the rewards to be had. There is every disposition on the part of the provincial governments to deal fairly with the new districts and no administration has been more complained of than another. It is alleged that all the money made in the new country should be spent there. There is some reason in the assertion that the Government spends more in these districts than it obtains from them, but there is much detail and complication about the disputed figures. The exceeding cost in new territory must always be recognized and the future fact that the men who make their money there and do most of the complainig are not spending all their own funds there. It was proposed that Port Arthur and Fort William be the capital of the new province, but as they show no signs of geting married it is evident they do not take the idea seriously of setting up housekeeping. The name suggested for the new province is Superior. This seems to have a touch of snobbery and priggishness combined about it. Why not Algoma? The beautiful old Indian names are constantly ignored in favor of inappropriate or bastard names. How much finer Assiniboia or Assiniboine would have been than Alberta.

ELINOR MURRAY'S MAIL

We want you to write to us.

Write when you have a question about anything that appears in this paper, in fact, when you feel in an inquiring mood regarding any subject relating to the home or current events of general interest. We shall not promise to answer all by our lonesome, but we are jolly well sure that somebody who reads it can and will send a reply by the next mail.

Write to us when you feel that you have a suggestion to offer which would make these pages more helpful. We are trying our utmost to make this paper what you need and want, and in this direction you can help us to help you.

If you think we have made a mistake about anything, write and tell us so.

If you think we have said something worth while write us about that. You do not know how it will encourage us to persevere in well-doing.

We ask every correspondent to entrust us with name and address, assuring you that no confidence will be violated and nothing done to reveal your identity, unless of course, you want to write under your own name. Address all letters to Elinor Murray, 34 King William Street, Hamilton.

The rushing habit is not by any means in the matter of doing things. It asserts itself in our brains in talking, in writing, in thinking. How many of us, I wonder, have what might be called a quiet working brain? Most of us do not even know the standard of a brain that thinks and talks and lives quietly; a brain that never pushes and never rushes, or, if by any chance it is led into pushing or rushing, it is so wholesomely sensitive that it drops the push or the rush as a bare hand would drop a red-hot coal.

None of us can appreciate the weakening power of this strained habit of rush until we have, by the use of our own wills, directed our minds toward finding a normal habit of quiet, and yet I do not in the least exaggerate when I say that its weakening effect on the brain and nerves is frightful.

And again I repeat, the rushed feeling has nothing whatever to do with the work before us. A woman can feel quite as rushed when she has nothing whatever to do as when she is extremely busy.

"But," some one says, "may I not feel pressed for time when I have more to do than I can possibly put into the time before me?"

Oh, yes, yes—you can feel normally pressed for time; and because of this pressure you can arrange, in your mind what best to leave undone, and so relieve the pressure. If one thing seems as important to do as another you can make up your mind that of course you can only do what you have time for, and the remainder must go. You do not do what you have time to do so well if you are at the same time worrying about what you have no time for. There need be no abnormal sense of rush about it.

Just as Nature tends toward health, Nature tends toward rest—toward the right kind of rest; and if we have lost the true knack of resting we can just as surely find it as a sunflower can find the sun. It is not something artificial that we are trying to learn—it is something natural and alive, something that belongs to us, and our own best instinct will come to our aid in finding it if we will only first turn our attention toward finding our own best instinct.

How are we to account for the fact that nervous breakdowns have ceased to be exceptional in both sexes? Almost as frequently men are the victims of morbidness and melancholy as women, and when seized upon by the field whom quaint old John Bunyan called Giant Despair, it is difficult to get out of his clutches. Into the dungeon's gloom they go, and there, perforce, they remain until health is restored. Neurasthenia is treated by specialists in various ways, though all unite in the endeavor to get the vicitim out of the individual obsession into the freedom and sunshine of the larger world.

The pace of life to-day is so rapid and the demands made upon vitality are so tremendous that overfatigue and overwork go hand in hand. "You do not wish me to become overtired," said a patient to a physician. "You must avoid being tired," was the physician's reply. "You must stop before fatigue so much as touches you." Few women, however, are able to obey this prescription. Housekeeping is a complicated affair. Joy and grief alike make demands on our resources. Weariness of body and weariness of mind march with us because we have sometimes too little variety. A decided change of scene is a panacea for many ills. If we may not cross the Atlantic, we may perhaps make a visit and rest a while in a farmhouse twenty miles away. If we have lived too long in one part of the town, it may do us good to remove to another. Few of us sleep so much as we ought to, while we overlook the obvious fact that the quality of sleep is as important as the quantity. Chronic indigestion is the accompaniment and forerunner of nervous breakdown. To eat moderately, bathe daily, drink plenty of pure water, read entertaining book, exercise worry, and spend two hours in outdoor air would transform many a nervous invalid into a speciment of buoyant health.

Public Health Talks

(By Dr. J. J. Middleton)

Children Should Have Plenty o Sleep, Well Ventilated Rooms and Plenty of Recreation; Parents Should Make It a Practice to See That Their Children Develop Regularly in Their Health Habits; the Growing Child Can Make the Best Progress in Home and School If Proper Care Is Given.

Growing children need plenty of god nourishing food. To have this food assimilated properly, the child should be taught regular hours for eating, and its stomach given a rest between meals. Continuous eating of candies, nuts, fruits, etc., interferes with the digestive processes in the young, and yet the average child if not trained, will eat almost anything he can get hold of in the way of sweetmeats.

When the child is at school there is less likelihood of it getting too much to eat. In fact, through the schol day the tendency is in the other direction. Sometimes breakfast is rather hastily eaten in the mornings, especially if the child lives in the country and has some distance to go to school. There is not enough time at the noon recess to let the child go home for dinner, so its lunch is sent with it, and eaten at the school building. This is not a good plan, for several reasons. In the first place there is seldom a suitable place provided in country schools for the children to eat their lunches. I have just read a recommendation from the Medical Officer of Health of a rural district for hand-basins, soap, towels, etc., for the use of the pupils during the mid-day recess. The M. O. H. states that as nearly every one of the pupils bring their lunches to school, these facilities for washing are badly needed. It is not entirely, however, because there is a lack of facilities for eating that the mid-day cold lunch is objectionable. A warm meal freshly cooked is much more nourishing and sustaining to a little school boy or girl than a cold lunch could be. Children need a hot meal at mid-day, because they assimilate food quicker than grown-ups and must be fed oftener. It is too long a time between breakfast and the afternoon meal, when the school children get home.

In some schools in the Province hot mid-day feals are prepared for the children, but to make the scheme a decided success the teachers who undertake the cooking should have a certificate showing that they have taken a course in dietetics. Assistance could be given by some of the senior pupils. This arrangement is excellent, for it not only provides additional help in attending to the serving of the food, but also teaches the bigger girls how to cook and prepare any kinds of dishes. Thus they are fortified with actual first-hand experience in the most important feature of housekeeping before they leave school at all.

In many rural sections, however, there are no such mid-day meals provided by the school staff for the children, and it is to encourage the school trustees and people in every rural district to urge the necessity for this much needed feature in school life, that this article is written.

Not only does a hot meal at school improve the health and physical condition of the children, but a chance is thereby given to teach them to eat properly, not to bolt their food down, but to chew it well and so put no overwork on the stomach in trying to prepare the food for digestion. There will also be an opportunity for the teacher to demonstrate to the pupils the advantages of cleanliness in the cooking, preparing and serving of food, and general hygienic surroundings. Food should be shown protected from flies, and why it should be told the most important food products, and why one kind of food is more valuable than another from a standpoint of nourishment. Little facts can be brought home to children much more easily and readily than to adults—for in the young the brain is receptive and has not yet developed any of those prejudices that often are unreasonably formed late in life.

At the mid-day school meal also, a word or two could be told the children about vitamines, those essential but very small elements in natural foods that keep people of all ages well. These vitamines are found in fresh foods such as fresh milk, fruits, etc.

It is easy to see what good results could be expected from such a mid-day meal and little talks to the children at the finish. This feature should be as much a necessity in rural schools as the blackboard and chalk, and no school, however far back in the country should be without it.

Too often the question of what to eat and how to eat is neglected in the home circle. Many a family there is in the country where the mother not only has to attend to the children and the housework, but she also cooks food for the live stock, feeds and tends the chickens and many of the other small but necessary jobs that have to be done at a farm.

The children must obviously be neglected when such a state of affairs exists and it often exists because the work has to be done and there is nobody but the mother to do it. Every father of a family in the country should be urged to provide leisure for his wife to attend to the proper cooking and preparing of meals for the children. These meals are often prepared hurriedly, and with no thought as to their nutritional value; it is purely a question of expediencey, so much other drudgery has to be done. This condition of things should not be. Every attention should be given to children's feeding up till they are five years of age, and ready to start school. Mothers should regard the feeding of her children as one of if not the most important tasks in her daily round of work, and nothing else should she allow to interfere with it.

The way a child is fed in the first five years of life has a large bearing on its physical condition in years to come.

MANUFACTURER SPEAKS OF PRESENT CUT-PRICES

F. W. STEWART SAYS: "PURCHASERS' DETERMINATION TO BREAK PRICES BY REFUSING TO BUY WILL HAVE DISASTROUS PESULTS."

So shortsighted and serious is the present determination of the public to break prices immediately that, if this continues for six months longer, 50 per cent. of the small retailers will be forced out of business, thousands of unemployed will be walking the streets, and wages will be lowered to such an extent that a great percentage of this same public will not able to buy if it would. This is the considered opinion to-day of F. W. Stewart, of Montreal, vice-president and managing director of the firm of Cluett Peabody Company, manufacturers of the Arrow brand collars. Mr. Stewart has just announced a reduction of the wholesale price of collars from $2.60 to $2.40 a dozen, to help the retailer bear up against the new sale price of 25c instead of the 35c of the recent past.

The ordinary consumer does not see, Mr. Stewart says, how a quick reduction will drastically strike him in the long run. "The present fixed idea in the mind of the consumer which has prevailed for the last six months that prices were coming down soon has materially affected the purchasing power of the public." The vicious circle back to the consumer was traced by Mr. Stewart. "If the public does not buy, the retail merchants do not order from the manufacturers. If the manufacturers do not get the orders, they don't operate their plants. If the plants are not operated, the operators are soon out on the streets. So what operates on the consumer in the first place operates on him drastically in the end. It turns round and hits him in the neck. When the operators go on the street other people go on the street, too. When there is no pay nobody can buy at all."

Many Retailers May Fail.

"If these price-cutting conditions prevail for another six months, will merchants selling and disposing at a loss, I believe that fully 50 per cent. of the small retailers will be forced out of business," was his startling statement. "I make this from a study of the methods by which the prices in some lines of goods are being forced down." It will begin with the manufacturers before the retailers. Some of the former, indeed, have already assigned. The only possibility for them to pay their bills is to force their sales. This, however, cannot be kept up indefinitely."

Questioned particularly about the manufacturers who had shut down, Mr. Stewart stated that, so far, the price-cutting had not materially hit his business. "But in some businesses serious conditions have already resulted. Some of these businesses are particularly those of the shoe industry and the clothing lines. I think also that I should be justified in saying that the manufacturers of women's garments have been seriously affected."

Drop Should be Gradual.

The drop in prices should have been gradual and automatic, Mr. Stewart declared. The attitude of the present buying public is not natural or well-informed at the present moment. Faced by this public, every retail merchant is disposing of his stocks at a loss, but, as I have said, it will reflect back on these consumers. If they had gone on with the old, safe basis, and had allowed conditions to adjust themselves automatically, without too drastic prices, of course, everybody would be working now, and prices would have adjusted themselves as conditions permitted, because it must be fully realized that every manufacturer, as well as retailer, is selling goods at as close a price as possible to make is possible to meet the payment of bare expenses and the price of the goods.

Wages, Mr. Stewart, fears, will necessarily fall considerably as a result of drastic price-cutting. "So far as the manufacturers are concerned, they don't want to reduce wages. They want everybody to get a fair wage. But to manufacture articles on a profit basis at all, wages must be lowered, and the prices of the raw products must be purchased much below the present prices."

"It looks to me," said Mr. Stewart, frankly, when asked his honest opinion of things, "that conditions will become more extreme than they are to-day. But I think that if merchants generally will do away with these cut-price sales, especially at a time of the year like this when they ought to be selling at regular prices, that in the next few months conditions may possibly right themselves. Unless they do, I can't see anything but disorder ahead."

One of the worst results of the unwillingness of the public to buy goods now, waiting for prices to fall, Mr. Stewart pointed out, was a paralyzing of the extension of trade and the consequence curtailment of prosperity. "If the prices are cut, and are kept on being cut, and the people do not buy, the merchants will be infinitely more careful of their credits. They won't extend their lines, nor ship goods to such an extent."

Three things have forced the merchants to cut prices, in the opinion of Mr. Stewart. These are the low spring trade, the luxury tax, which caused them to lower goods to prices untouched by the tax, and the present attitude of the consumer.

In Europe 4,200 species of plants are gathered and used for commercial purposes. Of these, 420 have a perfume that is pleasing, and enter largely into the manufacture of scents, soaps and other toilet preparations.

THE ROUND TABLE

"WHERE WE MAKE FRIENDS OF BOOKS."

This department is for those who love books. And since those who love books, love to get together to talk about them, I want a Round Table in every town in Ontario.

It may be there is an organization of women who meet once a week in your town for an afternoon's study of literature and music. It may be there is a girls' guild whose members seeking culture and advancement would like to spend one evening a month reading and discussing the best books. It may be there is a young men's club that wishes to start a literary department for education in reading and debate. Wherever these people are found, there I want to find a Round Table; and I want to know about it so that we may use this column to help on the good work Here I shall review the new books and give brief notes pertaining to authors and general literature.

If there is a question about what to read, what to give others to read or how to read, I want you to ask me about it. If I do not know, at least, I do know of ten publishing houses that are most marvellously fitted to help us find what we want.

ELINOR MURRAY.

34 King William street, Hamilton.

"Imperfectly Proper" by P. O'D. Published by McClelland & Stewart.

This is a collection of Peter Donovan's articles as they appeared weekly in Saturday Night.

Mr. Donovan has more than the average supply of fun and good-humor and he succeeds admirably in passing that fun on his readers. He has been known for a long time as a most popular raconteur; and his stories lose nothing in the writing. They are gems of laughter; full of wit, but never known to leave a sting. There are over thirty yarns in the book dealing with every subject under the sun from motor-boating to furnace-tending; and from learning to chauff to playing golf. And they'll stand re-reading on dark days when a chuckle means a lot!

"Returned Empty," by Florence L. Barclay. Published by the Ryerson Press, Toronto.

There is no more popular author than the writer of The Rosary, and it is doubtless to be expected that she follow the fashionable trend of introducing spiritualism into her works Returned Empty is the story of a miserable little waif left on a doorstep and brought up in a Foundlings' Institute. He was a strange child and grew up to be a strange man, always lonely and unfriendly. His only happiness was to swim; and to gaze through lighted windows upon other people's happiness. When he was thirty years old he looked through the windows of a place he felt was home, and there he was welcomed by Lady Tintagel as her husband the re-incarnated Sir Nigel Tintagel.

It would not be fair to tell more of the story, expecially as I would like opinions from my readers concerning it and its significance. Suffice it to say that it is written in Mrs. Barclay's own way with an obligato of "Crossing the Bar" and biblical quotations.

Tell me what you think of it. Address, Elinor Murray, 34 King William street, Hamilton.

"The Purple Heights," by Marie Conway Oemler, author of "Slippy McGee". Published by McClelland & Stewart.

This is Mrs. Oemler's latest novel, and it is a rich in laughter and tears, in thrilling dramatic situations, and in all those other elements that endear a story to a great public, as was the author's first astonishing success, "Slippery McGee."

Peter Devereaux Champneys' widowed mother lived in a three-room house in Riverton, South Carolina, and this boy was the last of the once powerful family of the Champneys. She died of too little food and too much work, and the little boy, who had already been pronounced a dunce at school, became an odd-job youngster in the town and a fisherman on the river. And his beloved mother, dying, had told him to raise the name of Champneys to greatness again.

Peter saw the "purple heights" afar, and he felt that he had discovered a way to achieve his mother's ambition. Riverton, South Carolina, promoted him from odd-jobs to clerk in a hardware store and could do no more. Peter did not disappoint his mother who had said she would know when he reached the "purple heights." By way of New York and Paris, by way of toil and suffering and the gift that Riverton could not see, by way of marriage to an unknown girl who hated him and then to an unknown woman who loved him, Peter achieved the "purple heights."

The Magic Carpet

Visits to New Worlds

GALICIA.

Galicia which before the war was the largest province of Austria has now become a part of the Ukraine, although Poland has expressed her disapproval of the boundaries drawn for her by the Treaty of Versailles and lays claim to a large slice of the province which was hers before the fifth division of Poland ceded it to Austria in 1815. Galicia has an area of 30,300 square miles, being bounded on the west by Silesia, on the north by Poland, on the east by the Ukraine and on the east by Volhynia and Podolia. In the north lie the Heights of Cracow, and in the south are the Carpathians while much of the intervening land consists of broad fertile plains. Gallicia lies mainly in the basin of the two great rivers, and Vistula and Dneister. The climate is severe, the winters being long and the spring cold. The rivers are generally frozen for about three months and a half from mid-December. Galicia contains over 8,000,000 inhabitants, of which more than a half are Polish speaking, the Ruthenians of the Ukraine forming about 40 per cent. and the Germans 1 per cent. The two important towns are Cracow and Lemberg (Lvov) and the population of the cities has increased 300 per cent. and of the country districts 150 per cent. during the last century. It was in 1817 that the Estate of Galicia was created by Austria, but the revolution of Vienna in 1848 caused the Poles to rise and demand recognition of their national rights while her defeat at Magenta and Solferino caused her to show more leniency to her subject people and the first Galician Diet was assembled in 1861. Seven years later the administration began to pass into Polish hands, universal suffrage was enacted and just before the Great War the Diet was enlarged and reorganized. Led by General Pilsudski, Galician Poles fought with Austria against Russia during the war, but after the Russian revolution the Poles set their faces towards the resurrection of the old Poland. Galicia in spite of heavy emigration to this continent has the densest agricultural population in Europe, rye, oats, wheat and barley are largely cultivated and much live stock reared, especially horses. There are some minerals and tremendous possibilities in industrial development.

FEW GET RICH BEHIND THE PLOW

One goes far wide of the mark, if he atempts to estimate the gains of the farmer from the price of farm products in the city markets. Cost of containers and carriages, with profits to buyers, wholesalers and retailers, will in many cases be found to eat up the larger part of the price paid by the city consumer even when profits are not plainly extortionate. In general, these intermediate costs have grown, in the last few decades, out of all proportion to the increased price received by the original producer.

Theoretically, modern "efficiency" ought to have topped the scale in the other direction; but this is not the only case in which facts and the promised results of modern "efficiency" have failed to get together.

All in all, however, the lot of the average farmer is far better than it was a generation ago.

Still, the ordinary farmer does not and canot expect to accumulate great wealth. No matter what improvements come, and the farmer boy who dreams of millions and wants to realize his dream will continue to leave the farm. A few of them will find the millions; a much larger number will incur an even more exhausting toil and care, with less of actual financial profit in the end, than was open to them on the fields of the old farm.

The pleasures and compensations of life on the farm are real, to one who has the spirit to appreciate them; but the somewhat questionable pleasure of a reasonable chance to sit on the benches of the world's multi-millionaires is not among them. And one might very easily construct a plausible argument that its absence is one of the genuine advantages of the farmer's life

Ski jumping has been evolved into a summer pastime by an American who has constructed an incline platform, which is maintained in a slippery condition by a bath or soap and lard. Zest is added to the slide by a jump of 25 feet over an open gap in the incline.

An extensive system of cross-town moving platforms is likely to be built in New York as feeders for the main subway lines.