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Builders' Brick.
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WELLINGTON STREET.

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Is the time to come and buy our goods. For two good reasons—The rush is over and money is scarce.

We offer 10 per cent. off all purchases over ten dollars.

A big line of Heaters and ranges yet to clear out.


Our stock of beautiful Old-fashioned Furniture is the best in the country, and as we have too much on hand will sell very cheap.

All kinds of Household Goods and Brics-a-brac bought and sold.

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ING'S CAFE
ING'S Lunch Counter
ING'S Private Dining Rooms
ING (James) Prop.
ING ST. Nos 338-342
INGSTON.
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Catering Contracts Taken.
Telephone No. 1138.

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You and yours won't look such a chilly—frostbitten—red nosed crowd if you use

OUR
cold
weather

COAL

Most any kind will answer for mild weather. Real winter demands real, lasting, strenuous coal that

Gives Out a Cheery Welcome Heat

It's Snappy Coal
For Snappy Weather.

Crawford
Foot of Queen St. Phone 9

By your own thinking, but do your worrying by proxy.
It's the devil's followers that make him the devil.

THE WHIG, 78th YEAR
DAILY BRITISH WHIG, published at 366-370 King Street, Kingston, Ontario, at 10 per year. Editions at 2 and 4 o'clock p.m.

WEEKLY BRITISH WHIG, 14 pages, published in parts on Monday and Thursday morning at \$1 a year. To United States, charge for postage had to be added, making price of Daily \$3 and of Weekly \$1.50 per year.

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Suits 19 and 20 Queen City Chambers, 22 Church St., Toronto, H. E. Smalpeice, J.P. representative.

Daily Whig

COURAGE IN PUBLIC OFFICE.
Collector Loeb, of New York, has proven himself a capable and courageous man. He has not hesitated to remove from the public service any official who has not reached his ideal of efficiency. Not afraid of the politicians, eh? Trained under a good leader, Mr. Roosevelt, whose secretary he was for several years, and now talked of as the new president of the Equitable Life Assurance company. Talent and industry will count anywhere, and the man who shows them in his work is bound to succeed. Energy, conscientiously, and fearlessly exercised, will win its reward.

THE HECKLING PROCESS.
The loyal opposition, headed by Mr. Foster rather than Mr. Borden, indulged in the heckling process when Mr. Fielding was speaking on the reciprocity arrangements. Mr. Borden was very anxious to know what effect the trade proposals would have upon the British preference. Mr. Fielding said the lowering of the duties on articles imported from Britain might necessitate a further lowering of duties on imports from Britain, but the consideration of one subject would not operate against the consideration of the other if, later, this were deemed necessary. Mr. Foster was not satisfied. He insisted on knowing whether the British preference would, as reported, be kept intact. Mr. Fielding intimated that Mr. Foster would have to be patient, and dispose of one issue at a time. He had to remark, however, that he thought the British preference would be "safer in the hands of the men who created it." That ended the heckling from both the leader of the opposition, and the man who is called his lieutenant, though generally he is the captain of the conservative contingent.

THE HENS IN CONVENTION.
There was, this week, at the Ontario hall, a poultry show, and, by the way, it is a great contrast with the shows which the poultry men made some years ago. Then the birds, except in odd cases, were not in the better class, and not of a kind which could command prizes. Now they are the best and the exhibitors have reason to be proud.

But that is not the point of this article. There was a great cackling among the birds yesterday, and it was understood, by those who can interpret hen language, that news had reached Kingston from the poultry show in Buffalo, and that here, as elsewhere, there was a protest against the canning of eggs, and the use of spots and rots in cake making.

In other words, the hens were, presumably for exhibition purposes, went into caucus and revolted against the miserable waste of their product by certain money grubbers and grafters. It may not be amiss to have some of the proceedings of this convention transcribed for the education of mere men, and it's an edification they dearly need.

THE FARMERS ALL RIGHT.
Some comment has been passed upon the meetings in the west at which the farmers have been expressing themselves in very vigorous fashion. At certain meetings it was said by some that the tillers of the soil had had enough of the parties, that what they should do was strike out for themselves. Well, this is what they have been advised to do again and again, and by those who were not farmers. The rural vote is the larger, and if it is cast for political reforms in which the farmers are principally interested must have a powerful influence upon public questions. These farmers have at different times asserted themselves in the granges, the patrons' movement, the Grain Growers' Association, and otherwise. The demonstration which they have just made in Ottawa was impressive. They have got a new idea of their power, apparently, and they are desirous that it shall be felt. Should the movement spread, the farmers in politics will be the predominant force, and then their wisdom will be tested. The great thing will be to remember that the interests of a great country must be harmonized, and that it is not easy to accomplish this purpose. The west and the east must be duly considered, and when they are the situation takes on a new aspect. The farmers are all right when they are led judiciously and well.

THE CASE OF FAILURE.
There is a cause for everything, and the Weekly Sun gives the cause for each bank failure in Canada since 1880. The Commercial Bank of Man-

toba, failed in 1893. The Banque du Peuple failed in 1895. The directors were overdrawn twenty per cent. in excess of the bank's paid-up stock. The Banque Ville-Marie failed in 1899. The manager and cashier were sent to the penitentiary for gross frauds. The Banque de St. Jean failed in 1908. Six hundred thousand dollars of its resources, that is, nearly twice its capital, had been squandered in the most precarious ventures in great part in the personal speculations of the president. The Bank of Yarmouth failed in 1905 as a consequence of loans to one firm out of all proportion to its means. The Banque du St. Hyacinthe failed in 1908, chiefly owing to extravagant loans to the Southern Counties railway. The Ontario Bank failed in 1906 owing to gambling speculations of the manager, in which a million and a half was lost. The manager served a term in the penitentiary. The Sovereign failed in 1907 owing to the taking of unjustifiable risks in the making of loans. The Farmers' failed in 1910 owing to fraudulent and improper use of its resources. The manager has been sentenced to six years in the penitentiary. This record demonstrates that the penalties of the criminal law do not suffice to assure safe banking. There must be another restraint. There must, outside of each bank, and independent of its officials, be those who will examine its resources and certify as to their value. An occasional scrutiny will not do. The eagle eye of some government official must be constantly on the treasury.

EDITORIAL NOTES.
Woodstock has undertaken to capture one of London's industries with a bribe of \$1,250. Must be a valuable asset when it can be shunted about for so small a sum.

Mrs. Eddy's remains have been in terra. It is predicted that she will rise again and appear in the flesh. Meanwhile her survivors in the moth church at Boston are doing their best to destroy each other.

There appear to be some very defective county audits. Why should not the books of all the collectors and treasurers be audited by the county auditor? When the work is done by a competent man there is some value in his certificate.

TO SPEND \$70,000,000.
In Improving River Thames Docks and Harbors.
London, Eng., Jan. 28.—The port authorities here propose to spend more than fourteen million pounds in improving the dock and harbor facilities of the Thames estuary, with a view to making London, in reality, as well as in name, the first port of the world. Experts have been studying the subject for fifteen months, and they have now issued a report containing their recommendations.

From here the demonstrations go to Napanee, where the campaign will be renewed next Tuesday.

Beautiful Woman to Retire.
San Francisco, Jan. 28.—At the summit of her unique career as the most beautiful woman on the stage, Lavinia Elliott is to bid farewell to the footlights.

The secret was told to a few of her intimate friends during her engagement last week at the Savoy, and now it will be the absorbing subject of greenroom gossip from London to New York.

Drug Shares at Premium
National Drug and Chemical company of Canada, six per cent. first preference shares of £1 each are now quoted on the London market at a premium of 12 1/2 per cent., the present price being £1 2s. 6d.

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Pure cream, fresh every morning from Collins Bay, on sale at Gilbert's store. For large quantities order a day ahead.

R. W. Pollock, late accountant in the Bank of Ottawa, Perth, has been appointed manager of the agency at Martintown, Ont.

Pancakes and Lily White syrup go well together. Pan cake flour 10c a package, at Gilbert's.
G. F. McKinnon, Smith's Falls, has been appointed census commissioner for South Lanark.

James B. Miller, Morven, has sold his farm on the York Road to Alex. Mills, of the same place.

WOUNDED IN WAR
SERVED IN ARMY WHEN TEN YEARS OLD.

Gouverneur Max Claims to be Youngest Living Civil War Veteran in United States.

Gouverneur, N.Y., Jan. 28.—W. H. Maxim, of this village, lays claim to being the youngest living veteran of the civil war. Mr. Maxim was born in Jefferson county on May 30th, 1855. He enlisted in Company H, 156th regiment, New York volunteers. Mr. Maxim took part in five hard-fought battles, the last being the capture of Petersburg, where he was severely wounded by two musket balls.

One of the balls was removed in the hospital, but the other remained for twenty-four hours and was removed by the late D. McFalls. The wound finally caused him to lose his leg. Mr. Maxim was discharged from the army at Philadelphia on July 24th, 1865, at the age of ten years, one month and twenty-five days.

DEMONSTRATION CLOSED.
Ogilvie Co. Well Satisfied With Results Here.

The Ogilvie Flour Mills Co. demonstrations have come and gone. Two weeks' work in Kingston was most satisfactory from every point of view. The Bijou hall, where working classes were held proved all too small to accommodate the Kingston ladies who desired to attend. Each day scores of people were turned away.

"We wish to thank the people of Kingston," said Mr. Bissell, the district manager, who had charge of the campaign, "for the splendid response made to our announcements, for the hearty co-operation given us and for the ready public in general received our message and lady demonstrators. For the kindly co-operation of the local press we are also much indebted."

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ON A FALSE BASIS
THE GREAT CRIME IS IN BEING CAUGHT.

A Species of Defence of W. R. Travers by a Winnipeg Paper: Believes Him Incapable of De-liberate Crime.

The Winnipeg Saturday Post says: The failure of the Farmers' Bank seems to be the final proof that we need in this country a government audit of all banks. Mr. Travers, the general manager of the Farmers' Bank, and who has just been sentenced to six years in the penitentiary for irregularities, in connection with that institution, is more the victim of the system of banking in Canada, to-day, than he is the designing villain that some newspapers would have us believe.

I know Mr. Travers well, and have known him for a number of years and I have no hesitation in saying that I fully believe him incapable of deliberately setting out to commit a crime for his own benefit. He was wrapped up in the Farmers' Bank. He wanted to make it a success. He found himself in difficulties, and, therefore, did illegal things, not for the sake of personal benefit, but for the purpose of rescuing his bank from a dangerous position. Possibly had he been left alone for two or three years he would have accomplished his purpose and saved all the stockholders from a ruinous loss. On the other hand, had banks been subject to a government inspection, it would have been utterly impossible for him to become involved to an extent that would have made it necessary for him to make himself a criminal, and to pursue a policy that, under the present system and under the present laws, led to inevitable crushing disaster.

It is very easy to write Travers down a criminal, but who shall say who is a criminal and who is an honest man? As a matter of fact, I do not believe that an ordinary criminal and an ordinary everyday man who passes as an eminently respectable citizen in any degree. I am convinced from a wide experience in police courts that, constitutionally and mentally, the criminal and the honest man are identical. There are of course mental and moral pervers, but they should be classed more as insane than otherwise, and therefore do not need to be considered in this argument. The average man who commits a crime commits it because of circumstances, rather than because of any mental or moral defect. One man goes through life with a reputation for rectitude and honesty; another, of equally good character, goes to goal. One man never happened to be placed in the circumstances that would challenge his integrity; the other, by a stroke of fortune, was thrown into circumstances that made legal or civil honesty either impossible or extremely difficult. One man is honored through life; the other man is punished and deemed beyond redemption in this world.

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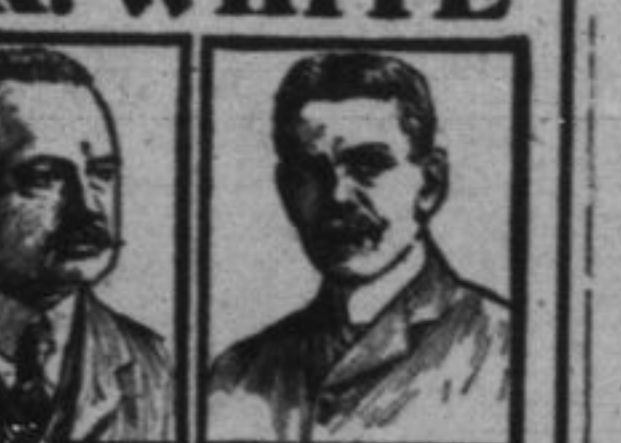
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Fowne's English Gloves
Bibby's
Penman's and Imperial Underwear



Great 69c. SHIRT SALE

Monday morning we place on sale 600 Tooke Bros. and Crescent Brand \$1.00 and \$1.25 Shirts for 69c. each

All new goods. Some coat style, neat patterns, plenty black and whites, pleated and plain fronts

This can be rightly called the Shirt Snap of the season. All sizes, 14 to 18.

Neckwear Sale

400 SILK TIES, 50 Qualities, for 25c.

Four-in hands, Derbies, Hook-on-Knots, Club Strings, Etc.

50c. Neckwear at Bibby's for 25c.

Sale of Boys' Suits and Overcoats

The H. D. Bibby Co
The Big Store With Little Prices.

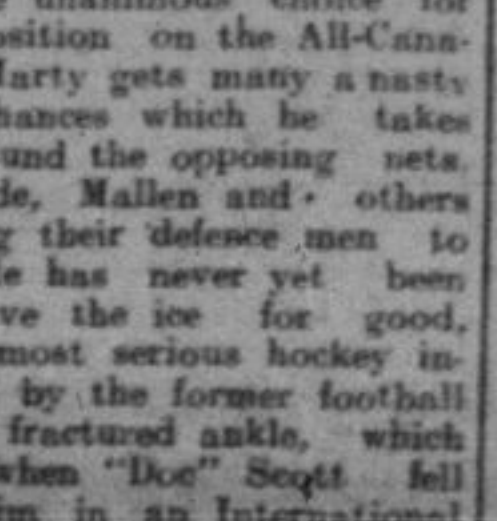
placed in a position where he was almost compelled to become a criminal. The other men to whom I refer have not been placed in such a position—yet. That is about the only difference between their legal and moral status.

HOW WALSH GETS GOALS.
Kingston Boy Playing Greatest Hockey of His Career.
Ottawa Citizen.
"If you don't keep away from these nets I will give you something that will send you to the dressing room."
"I'll stick right here just as long as I see fit to do so."

Such was the dialogue which, during the overtime period of the Ottawa-Canadian game passed between "Jack" Laviolette, the famous point man of the visitors, and "Marty" Walsh, the dashing centre forward of the Ottawas. Two minutes later Walsh was again wedged within two feet of Vesina, battling and slashing at everything that came his way. Suddenly the puck slid out from Darragh's stick, paraded against Walsh and plunked in the twine behind the French goalkeeper, thus winning for Ottawa the hardest match fought in Ottawa for many seasons.

That's how the Kingston "phenom" gets most of his goals. Russell Bowie calls him "Stick-Around Walsh," a name which his recent work has earned him. "Marty" now leads the N.H.A. in goal-getting, showing his true form in Tuesday's match when he sidestepped through the Benew defence for six of the most beautiful goals ever scored. To Walsh they came like taking candy from a baby. "Marty's" checking back has rescued the Ottawa defence from many a perilous position this winter. He is always there with the poke and jab when the rubber is dangerously near the post. Lawrence Walsh, owing to illness, was not in his best form in 1910. He has "come back" in earnest, however, and will probably be the unanimous choice for the centre position on the All-Canadian seven. Marty gets many a nasty jar for the chances which he takes in loading around the opposing nets. Glass, Lalonde, Malen and others often warning their defence men to watch him. He has never yet been forced to leave the ice for good, however, the most serious hockey injury sustained by the former football star being a fractured ankle, which he received when "Doc" Scott fell on top of him in an International League match at Sault Ste. Marie

Abbey's Effer-Weat Salt



Counteract acidity and sweeten up the whole day with a morning draught of Abbey's Salt.
25c and 60c.
Sold everywhere.