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LEGISLATORS GETTING WISE.

A great deal has been said, unwittingly, about the age of an insured person, and the manner in which a claim for insurance should be treated when the policy matures, adjustments must be undertaken. A contemporary, for instance, discussing the McKewen bill, warns the people to secure from the insurance companies a certificate of acceptance of age or decline to insure. "It is nothing short of sharp practice," it is added, "for a company to hold up unsuspecting beneficiaries by raising objections and endeavoring to force a compromise on what is simply a technicality."

Which is simply nonsense, to say the least of it: A person insures his life at a certain rate, and this rate applies to a risk at a certain age. There is nothing haphazard about it. Mathematically and scientifically worked out an annual definite premium is necessary in order to guarantee the payment of a definite and specific amount at death or maturity of the policy.

It is the privilege, and it is the duty, of the insured person to submit correct data as to age. It becomes part, and a fundamental feature, of the contract. The insured is asked about his age particularly, and he is invited at any time after he receives his policy, and repeatedly, in the literature of the company, in notices as to his premium, to give authentic information with regard to his age, and to secure an admission of the fact.

If one fails to act on this advice, and ignore the warnings of the company, and the claim matures, who is to blame if, through an error in the age, there has to be an adjustment of the benefit? The beneficiaries have no grievance, and no ground for it. They receive all the insurance for which the insured persons have paid, according to the evidence which they have submitted.

The insurance men have made out a good case, before the legislature, and the legislators, on the subject of insurance, have learned a good deal incidentally.

HEROISM NOT REWARDED.

The anniversary of the Titanic disaster has come and gone. In some places the occasion was marked by services of a most impressive character. At New York the tower on the Seaman's Institute was dedicated before those who created it, and some of the speakers were particularly touching in their remarks. It was recalled that, attending the loss of the Titanic, were exhibitions "of the finest and noblest element of human nature." Among the lessons for to-day is this: "To lock Death squarely in the eye and tell him to go about his business in the supreme need."

There is another—and one quite as worthy of exaltation—namely, that the nations to whom the sufferers belonged should not rest with expressions of sympathy, that relief was called for, that it was liberally subscribed, and that it should be administered in the most unbiased and impartial manner. One reads with profound interest that the claims for damages filed in New York amount to \$13,907,461, and they include the large sums for which some rich people are suing. These are specified and they challenge attention. There is little said about the claims of poor persons, whose needs are more keenly felt.

In Montreal there is the widow of a steward on the Titanic. He went down in the turbulent seas. She appealed to the White Star Line for compensation and did not get an acknowledgment of her claim. A white

ago another woman, a native of France, coming to America with her husband and family, was separated from them as the Titanic sank. She did not see her children again until she reached New York. Then there was reunion of mother and girls. But the father and husband was missing. In great distress the woman appealed for assistance to the steamship company and managers of the relief fund, and failed to extract from them a cent.

These cannot join, on this anniversary of the accident, in praise or thanksgiving because of the help given to the suffering and bereaved ones. Great events, attended with loss of life, excite the pity and compassion of the multitudes. Usually the response is equal to the emergency. But in and through the Titanic disaster many have walked through deep waters, and are still wading in them, metaphorically speaking. The contributions which have been made should be applied, (1) to the helpless and the penniless, and (2) to the rich, demanding indemnity where there are funds which can be used for the purpose.

DENTAL WORK IN SCHOOLS.

Medical inspection of school children, now so well regarded, was at one time, and not so many years ago, looked upon with grave suspicion. When Prof. Knight, of Queen's University, asked, as an experiment, to be allowed to examine the children, medically, of our schools, and with the consent of the board, objection was taken. It was argued that the parents would never stand for an invasion of the field which should be reserved for the family physician. The objection was waived aside as unreasonable, and Dr. Knight went on with his work.

It is on file with the school board, or its secretary, and one can recall the revelations to which it led. The children, many of them, were needing attention, and they continued to need it, because there was not the machinery or routine by which the condition of the children would be pressed upon the parents, and pressed until the treatment was applied. The remedy came when the medical men, in a generous or chivalrous spirit, agreed to co-operate with the Board of Education and to give such personal aid as would lead to the complete success of the scheme. The appointment of a nurse followed, and now the schools, and the children, are free from all physical defects which can be treated.

One thing remains to be done. Some arrangement must be entered into eventually that will correct the usual defects of the children, and it may be that the necessity of it must be demonstrated by an object lesson. In Woodstock a dentist, as an act of philanthropy, and after the manner of Dr. Knight, asked for permission to examine the teeth of the children. He meant to visit one school, but before he finished his work he visited several and examined altogether 468 children. He talked with each class about the inspection, and the results in each case were communicated to the parents, so that through this free clinic a great and invaluable service was rendered.

In examining the mouths of the children, the teeth, gums and mucous membrane were all considered, so that a child might be marked good because it had a clean tongue and healthy gums, even if the child had a few cavities, while a child with a coated tongue and foul mouth, although the teeth were sound, might be marked as "condition bad." The exhibit was this: Good, 99; fair, 144; bad, 225; abscesses, 103; permanently decayed teeth, 576; teeth lost, 132; first teeth decayed, 1,967; malocclusion, 61; enlarged tonsils and adenoids, 215; dental treatment other than extraction, 22, or five per cent.; needing dental treatment, 35, or 7 per cent.; needing dental treatment, 93 per cent.

This is suggestive of what might happen in Kingston under similar circumstances. The nurse says that many children need dental care. It must come sooner or later.

EDITORIAL NOTES.

Hon. Mr. Hanna has snubbed the Ottawa executive. He refused to endorse the machine nominee for the office of license commissioner. Lesson—make good appointments and stand by them.

Australia stands by the naval policy to which it agreed at the time of the imperial conference in 1911. Canada can wobble as it likes, for the present, but eventually it will have to get back to where Australia now is.

Sir Charles Tupper thinks Mr. Borden's naval policy is all right. And if the premier changed his mind and suggested something entirely different, it would be all right too. The party cannot change any quicker than Sir Charles Tupper.

The Bureau of Research, in New York, has demonstrated its usefulness in another direction. It has examined the records of the police departments and finds them to be absolutely worthless. The whole department,

from the head down, wants recognizing.

It is expensive to arrest the wrong person, on a serious charge, as the Bradford police and their physician have discovered. They picked up a young woman and charged her with a child's death. She established her innocence and gets a verdict of \$1,500 and costs.

Forty rosy-cheeked European girls have landed in Montreal en route to our west and to join the Mormon settlement. They are looking for good homes and will probably get them, and will have a taste later of polygamy as it is practiced in Canada.

The Marconi scandal would not amount to much in Canada, where stock deals, of a questionable kind, are of frequent occurrence. But over in England it is an awful event. Lloyd-George could not suffer more in public talk if he was on trial for treason.

The three naturalized Russians who were detained when they went back from Canada, on a visit to their native country, can expect little sympathy. Why didn't they stay in Canada when they were in it and enjoy to the full the liberty it gives to every subject of the king, barring the closure.

Germany has answered Winston Churchill's appeal for a naval or military holiday. It is to devote a "war levy" of £52,000,000 to special military measures, to raise the peace strength of her army from 660,000 men to a figure of between 825,000 and 900,000 men. Of course Germany may say that it plans and carries out its policies without reference to the policy of any nation. The chancellor of Germany is certainly not taking his advice from Churchill.

PUBLIC OPINION

That's Right.

Windsor Record.
If Canada is to have a parliamentary closure it is appropriate to have it introduced by a conservative government.

Saved By Poverty.

Chicago News.
Poverty has saved the life of many a young fellow who would have bought himself a shotgun or a sailboat if he only had the money.

Can't Imagine It.

Ottawa Free Press.
They're boiling the water in Toronto too. One wonders if it would be beneath the dignity of a Toronto citizen to grab his demijohn and run round the corner after the pure water carts as we do here.

Had Noticed That.

Toronto Star.
The Khan is quite right when he says to-day that the trees love the girls who walk in their shade. Did you ever notice that a tree never looks so well as when there is a pretty girl with it?

The Packers Busy.

Buffalo Times.
The beef barons have long arms out and if the people are not alive to the situation they are likely to wake up after all to find themselves flummoxed and meats can safely lodge upon the tariff wall in such a way as to fit the big packers to fight successfully the smaller houses in scores of American cities.

Municipal Economy.

St. Thomas Times.
John Purroy Mitchell, president of the board of aldermen of New York city, states that the new efficiency bureau is going to cut down the city's pay rolls several million dollars. He points out that in scores of instances persons doing exactly the same class of work receive greatly varying salaries.

Effect of Bible Study.

Ottawa Journal.
A steamer passenger on the ocean liner St. Paul, after reading the Bible decided to walk on the sea. They picked him up again but he died from the shock. And that just after a young man on country cut off the right hand that offended. Nevertheless, the Bible will still be widely read.

Kingston Events 25 YEARS AGO.

Good maple syrup is selling at eighty cents a gallon.
Many appeals have been made against the assessment, in Portsmouth.

At noon, snow commenced to fall, but it was only a light shower.
Good dairy butter sold to-day at fifteen cents a pound.

Police Magistrate McKim visited Portsmouth, and heard charges against hotelmen violating the Scott act. There was considerable excitement over the proceedings.

A division has taken place in the Independent Order of Good Templars here.

Arrangements have been made for some fine horse races at the Cataragui Driving Park, on Queen's birthday. The purses will reach \$1,000.

There is a great deal of talk in the city over the sweeping defeat of the Scott act in the counties where it has been in force for years. The liquor men are jubilant, while the independent classes are not sorry.
Rev. W. T. Herridge, Ottawa, preached a baselaminate sermon at Queen's University.

Wise and . . . Otherwise

What between wet land and bad roads the farmers have had all the worry they want.

Few of my friends have any of their New Year resolutions to the good.

No wonder the women want to vote when they see the mess the men are making of it down at Ottawa.

It is charming to walk except when you have to.

Ellixir of Life.
The ellixir of life lies in one's ideal. If the ideal is high enough and far enough from our present achievement and really true, it will furnish the wine of youth with each advancing year.—Frank W. Gunsaulus.

Why She Did It.
"Why does Miss Screecher close her eyes when she sings?"
"Perhaps she has a tender heart."
"I don't quite understand."
"Maybe she can't bear to see how we suffer."—Boston Post.

All-Round Man.
"Does he belong to the 400?"
"Yes, indeed; he's one of the ci phers."



A Poem-Ette.
I hold it truth, whate'er the cost
(It hasn't cost me much as yet),
'Tis better to have loved and lost,
Than loved and won a suffragette.

Wholesale Recreation.
We want to have prosperity, but in order that prosperity and material gain shall not prove a curse instead of a blessing we must do all we can to promote the refining influences of life—proper means of recreation; wholesome enjoyment, the cultivation of those capacities for delight and pleasure which alone make the gains of prosperity a blessing to the human soul.—Charles E. Hughes.

The Ginger Jar.
Willie—"Paw, what is domestic science?"
Paw—"Paying 1913 prices for things out of a 1906 salary, my son."

"Do take care, waiter; you've got your thumb in my soup!"
Waiter: "Oh, don't worry; it ain't very hot!"

"Bah!" exclaimed the socialist, "money is a filthy lucre."
"Well, I've done the best I could to-day," replied the man who dabbles in stocks. "I've cleaned up a thousand dollars."

What They Find.
"Do you remember," asked the man who always stops you on the street corner to talk about nothing at all, and about an hour, "do you remember when appendicitis was first discovered and the doctor threw such a scare into people that everybody stopped eating grapes?"
The doctor granted something that might be taken for anything.
"I remember. You doctors were always finding grape seeds and peanut shucks and binder, twine and all sorts of junk in the appendix. But I guess you were wrong, hey? You don't often find any foreign substance there now do you?"
"Yes."
"You do? What?"
"Money. There's my car—good-by."

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