

COUNTRYSIDE TIDINGS

WHAT WHIG CORRESPONDENTS HAVE TO TELL

News From Villages and Farms Throughout the Adjoining Counties—Rural Events, and Movements of the People.

Gananogue Tidings. Gananoque, April 29th.—W. F. Kohler, impersonator of Shakespeare's Hamlet, opened up the season in the Delaney Opera house on Monday evening to a good house. The coal schooner, Horace Taber, cleared light for Oswego yesterday for another load of coal.

Sangster Personals. Sangster, April 28.—Misses M. Young and S. O'Brien have returned to Kingston after spending Easter with their parents here. Miss Rosie Young is at Patrick Cochrane's, Glendower. Mr. and Mrs. M. J. Cochrane and son, Gordon, at D. Mulville's, Rideau Lake; Thomas Barrett and T. McCann, Westport, also E. J. O'Connor at Thomas Young's; M. Daley at M. J. Cochrane's; Mrs. John O'Connor at J. Babcock's, Glendower; Leo Murphy at Godfrey.

Rockhill Becomes Advisor. Pekin, April 29.—William Woodville Rockhill, former United States ambassador to Turkey, has accepted an engagement from President Yuan Shi-Kai as adviser at large for the Chinese government at a salary reliably reported to amount to \$1,000 monthly. He will return to the United States immediately and advise President Yuan Shi-Kai from there. At the same time he will otherwise serve Chinese interests in the United States.

At Brewer's Mills. Brewer's Mills, April 28.—The Anglin cheese factory has opened with G. Rowntree as maker. There is a good supply of milk. Herbert Seabrook has rented Mrs. W. H. Vanalstine's farm, Born, on the 26th, to Mr. and Mrs. Alexander Keyes, a son. Mrs. Thomas Todd and daughter, Olive, visited at Mrs. H. Moreland's, Sunbury. Jordan Webb and Misses O'Brien, Elgin, spent Sunday visiting friends here. Mr. and Mrs. Victor Fisher spent Sunday at Mrs. W. Fisher's. Miss Lillian Milne has returned to Kingston, having spent a week visiting her parents, Mr. and Mrs. Charles Milne.

Odessa Items. Odessa, April 29.—Rev. Mr. McTear intends to preach to the Oddfellows on Sunday next. Rev. Mr. Tucker is spending a few days with his parents in Toronto. Mrs. M. L. Fraser and daughter, Enid, are visiting in Toronto. Nelson Smith's residence is quarantined with scarlet fever. Harry Peters, of Brandon, Man., made a flying visit through here, on the 26th. Recently, Miss K. Kenyon has bought the property formerly owned by Mrs. Mary Babcock. Miss Nellie Clyde spent Wednesday afternoon in Kingston. Mrs. George Hartman, of Napanee, has returned home, after spending a few days with her parents, Mr. and Mrs. Norman Johnson, of Napanee, is visiting at S. D. Sproule's.

At Lavant Station. Lavant Station, April 29.—Master Willie McFarlane, who has been laid up with pneumonia for the last two weeks, is improving a little. Miss Robinson, trained nurse of Kingston, is attending him. Miss Emma Howarth, Ottawa, is spending a month with her grandparents, Mr. and Mrs. William Thomas, on Hillview farm. Mrs. John P. Wilson, of Madawaska, and her son, John, and wife, of Cobalt, spent last week with Mr. and Mrs. Jacobs, of this place. Charles A. Ballard, student of Queen's college, came last week to take charge of this mission field for the summer months. Mr. and Mrs. Peter Barr, Poland, spent a couple of days last week visiting friends here.

Tidings from Bethel. Bethel, April 27.—Seeding which is very late this season has again been delayed by rain. Edgar Salisbury has returned from Eden where he visited relatives and friends. Mrs. George Smedley is confined to her bed with rheumatism. Miss O. Salebury, of Ottawa, is at home over Sunday. Miss Erma McWilliams has been visiting her cousin, Miss Myrtle Connolly. Mrs. J. Connolly and son Wilfred visited for a few days with friends at Frankford. Mr. and Mrs. George Hawley, Hay Bay, at Mr. and Mrs. John Jayne's. Mr. Connolly is on the milk wagon again this year. Mrs. Kelly, Camden East, visited Mrs. W. Curl recently. Mr. and Mrs. Robert Dennison, Napanee, his mother and his son, Roy, on Sunday, were with Mr. and Mrs. Curl. Mrs. James Gibson, Toronto, visited her parents, Mr. and Mrs. S. Hamilton and son has returned.

Budget From Omph. Omph, April 27.—The surprise party at W. Thomas' last Friday evening was a success. School has reopened with a fair attendance. Mr. and Mrs. Charlie Dunham and family were guests of the former's brother, T. Dunham, for a few days before going to their new home on Snow Road. William McCulloch, MacDonald's Corners, is moving his household effects here. He will take possession of Trout lake hotel on May 1st. The roads are still in a poor condition. Miss Mary Laundrie and Lawrence Manion were quietly married at the former's home here on Wednesday last. The ceremony was performed by Rev. Father Powell. Miss L. Kennedy has returned to her school at Mud Lake this morning after the Easter holidays with her parents at Godfrey. Mr.

and Mrs. John Massey, Brockville, are spending some time with the former's parents, Mr. and Mrs. William Massey. Visitors: Mr. Bartlett, Montreal, at H. Banks'; Miss Edna Eady and Miss M. Morrison at Miss L. McDougall's; H. Emery, Montreal, with his parents; Miss Lillian McDougall at J. Armstrong's, Piccola.

Seeding Commenced at Centreville. Centreville, April 28.—The cheese factory opened to-day and quite a supply of milk came in for so early in the season. The sugar social at Wesley on Friday week was a decided success, a number of our young people went to it, while others went to the agricultural ball at Tamworth. The remains of the late John Lockridge were laid at rest in the Wesley burial ground on Monday. Mrs. Russell Long spent last week with her mother, Mrs. James Wiese. The farmers have begun working on the land and some seeding was already done before the rain on Sunday. Mrs. Stanley McKeown and daughter have returned to their home in Croydon, after spending a week at her father's, Alfred Milligan. Miss Addie Clancy has returned from the General hospital, Kingston, where she was in attendance on her niece, Miss Ruth Fairbairn who has returned home from Deseronto, where she spent her Easter holidays. Frank Gehow is greatly improving the appearance of his house by cement walks. Mr. and Mrs. Joseph Doupe and Mr. and Mrs. Will Lawlor were recent callers at O'Connor at Thomas Young's; M. Daley at M. J. Cochrane's; Mrs. John O'Connor at J. Babcock's, Glendower; Leo Murphy at Godfrey.

Had Accident at Bloomfield. Bloomfield, April 27.—A bad accident occurred on the morning passenger train of the Central Ontario line on Thursday morning last when the tender of the engine left the rails about two miles west of Bloomfield near the Stanton farm. This was followed by the express car and passenger coach, which plowed along the ties, narrowly missing being tipped over. The engine remained on the rails. About twenty-five rods of track was torn up. No one was hurt. An auxiliary train and all equipment for clearing the line arrived from Trenton, but it took them till four a. m. the next morning to get the line clear. Drivers in Picton were badly affected by not being able to ship their live stock to Toronto that day. The Women's Institute held a concert in the town hall on Friday night. Miss Moxon and Mrs. McLean, of Toronto, furnished the programme. John Baxter has purchased a lot from his son and will erect a dwelling. W. Gough lost a mare and colt last week. W. J. Geroy has purchased an Overland automobile. Charles H. Saylor has begun work on his new house. Miss Alma Saylor who has spent the past winter in Erie, Pa., arrived home last week. Very little seeding has been done here yet. H. Y. Cooper is installing a new carrier in connection with his sawmill, so that he can saw forty-foot timber.

Death of Lansdowne Boy. Lansdowne, April 27.—On April 19th this neighborhood received a shock by the death of Alban Lappan, only child of Mr. and Mrs. John Lappan, in the seventh year of his age. Deceased had been ill only a few hours of appendicitis. An operation was performed in Brockville hospital, but death ensued. The remains were brought to Lansdowne, where they were met by a large number of people and taken to his home. Being a child of more than ordinary pugnacity, and extremely kind and genial disposition, he had the faculty of making many warm personal friends. Tuesday at nine o'clock the funeral procession left the family residence, the body being borne by four little friends, Patrick Lappan, Gerald Keyes, Patrick O'Hearn and Gerald Flood, while four little school mates, Leslie Steacy, Harold and John E. Steacy, and Gordon Smith, carried the casket. The cortege proceeded to St. Patrick's church, where a solemn requiem mass was sung by Rev. John Kehoe, assisted by the Gananogue choir. At the conclusion of the mass Rev. J. Kehoe pronounced an eloquent eulogy on the dead child and his inspiring words made a deep impression on the large congregation. The body was then interred in the vault, later to be interred in St. Patrick's cemetery. The bereaved parents will find much sympathy from many sorrowing friends to whom his death came as a severe shock.

Death at Denbigh. Denbigh, April 27.—Mrs. Jane Cronk-shank, who has been failing for a long time, passed peacefully away at the home of her son, Ephraim Sellans, on the morning of the 26th inst., at the ripe old age of eighty-six years. The funeral took place on the 21st inst., to the Methodist church and cemetery, and was attended by a large number of sympathizing friends. Mrs. Ernestine Stein, who has been away about ten months visiting her children, two of whom are residing in Saskatchewan and two in New Ontario, has arrived at her old home here and commenced housekeeping again. Her son, Gustas, of New Liskeard, accompanied her home and remained a few days visiting relatives here. Miss Christina Chatsen, late of Oswego, N.Y., also arrived home, as her mother has not been very well lately. Some real estate in the vicinity has changed owners lately. Adolph Glaser purchased from Maloum Youmans the 100-acre farm adjoining his present premises. M. Youmans bought the 200 acres heretofore owned by William Warlick, who has left for Berlin, where he intends to reside in the future. His family will be following him next week. A. Lockwood added to his estate by purchasing from J. Lane the 100-acre adjoining the 200 he lately bought from Frederick Chatsen, and Dr. Joseph Adams has bought from J. Lane, the premises now occupied by him and E. C. Bebe and containing the post office. As John Lane, the veteran postmaster, and E. C. Bebe, township treasurer, intend to leave Denbigh before long, there will probably be a vacancy in both appointments.

White Rose flour put up in 7, 12, 19, 25 lb. packages, at all grocers.

40 PRIVATE BANKERS

ARE STILL DOING BUSINESS IN ONTARIO

Anyone Can Call Himself a "Banker" and Take Deposits, so Long as He Does Not Call His Office a Bank

Toronto Star, Weekly. The failure of the Dale private bank at Madoc, Ont., is an interesting testimonial to the fact that banking is the least monopolistic of any business carried on in Canada. Periodically the newspapers and the floor of parliament sizzle with agitation for a probe of the "banking trust" which demands for the release of credit control from the "octopus of head offices." The plain truth is that banking is as free as the butcher business. Just as true as that anybody else may open a meat shop, so anybody else may open a private bank, with perfect assurance of having offended no existing law. The one stipulation is that the word "bank" shall not be displayed, although the equally meaningless word "banker" may be labelled all over the office, spread on the letter-heads and used as a bait in whatever way desired. Such is the loophole of the Canadian law, against which practically all "regular" bankers have been protesting for years.

Estimates of the number of private banks still in existence in Ontario run from thirty to forty, which is a big reduction of the record of ten or twenty years ago. In the Madoc district, for instance, five private banks were in operation only a few years back. Two of them were absorbed by the chartered banks, two failed, and the fifth, which was the Dale, is now in liquidation. The story in other Ontario centres is very similar.

The proportion of failures in these private institutions due to criminal conduct is considerable, but bad judgment, carelessness and other combinations, bring the downfall in the majority of cases. Certainly there is no greater percentage of "fraud in the record of insolvent private banks than in the record of insolvent chartered banks. Six of the banks acting under Dominion charter have failed since 1883, and two others—the Ontario and Sovereign—through heavy losses were obliged to withdraw from business, although by the aid of other banks they conducted their liquidation, as it is called, "with open doors." The Commercial Bank of Manitoba went under in 1893, due to "ill-advised or incapable administration." Two years later the Banque de Peuple suspended, and enquiry showed directors' overdrafts to more than twenty per cent in excess of the bank's paid-up stock. Creditors lost some \$1,600,000. Far worse in every point was the failure of the Banque Ville Marie, in which the general manager and cashier were sent to the penitentiary. The depositors realized only 17 1/2 per cent of their claims. Another French bank, the Banque de St. Jean, closed in 1908. Although with a small capital of \$316,000, its president squandered on the wild ventures nearly \$500,000 of resources. Practically nothing was paid to creditors.

In the case of the Ontario bank, a "cherished manager, later sentenced to the penitentiary, was put in charge in order to retrieve the losses of his predecessors which had been due chiefly to ill-judgment. His curious method was to speculate with the bank's funds and on the bank's behalf in its own stock, and in New York securities. Between 1898 and 1906 he incurred losses of \$1,500,000. Noteholders and depositors, however, lost nothing. When the sovereign bank finally was rescued from a technical "failure" by the absorption of its branches by the other chartered banks, between a half and three-quarters of a million deficiency was evidenced. Noteholders and depositors suffered not even inconvenience. What happened to the Farmers Bank of Canada is so recent as to be well remembered: wild investments, false returns to the government, unscrupulous management.

In the average of private banks throughout Canada business is secured through the personal reputation of the president and manager, a higher rate of interest on deposits, and a more elastic standard for making loans. A bank of this class in an eastern Ontario city has been known to carry paper of business houses which could secure no credit whatever in the regular way, charging a stiff rate of interest, limiting the loan period to a few weeks or a month, and they have been lucky enough to count very few losses. Loans are freely made on real estate and on farm holdings, a class of security which chartered banks scarcely consider. In this particular private banks there are no directors as far as is known, all the capital being supplied by a single family.

"Any man can take deposits from the public," observed the senior official of one of the largest Canadian chartered banks, "and he cannot legally be stopped. Banking in Canada is the great free-for-all. Real estate agents, stock brokers—anybody at all—can paint 'banker' on the window and start harvesting cash. There are not necessarily any directors, or any paid-up capital, no government or private system of inspection. This is far from equivalent to saying that all private banks are unsafe or that private bankers have not substantial capital, for the opposite is very often true. But in ten or fifteen years private banks will have been legislated out of existence."

For music of any description call Dutton's. Teachers supplied. Opposite Opera House, Phone 270. Mail orders given special attention. Hon. Dr. Roche, minister of the interior, may retire to become chairman of the Civil Service Commission. His place would be taken by Hon. Mr. Deighan, now solicitor-general. Capt. James E. Murray, of the S.S. Empress of Ireland, has been appointed harbor-master of Quebec. Notice! Black serge skirts, \$1.39; black undershirts, 50c; black satcen blouses from 75c. Dutton's sale.

FACE SORES AND ERUPTIONS

Zam-Buk Will Quickly Heal

The approach of spring finds many people with unsightly face sores, eruptions, boils, etc. In this connection Zam-Buk is invaluable. An illustration of the way in which it cures even the most serious and chronic cases of eruptions, sores and ulcers, is provided by Mr. R. H. Barker, of Glenora, Ont. He says: "I never could have believed that any remedy could cure so quickly and at the same time so effectively as Zam-Buk cured me. My face began to be covered with a kind of rash, which itched and irritated. This rash then turned to sores, which discharged freely and began to spread. I first tried one thing and then another, but nothing seemed to do me much good and the eruption got worse and worse until my face was just covered with running sores. 'Apart from the pain (which was very bad), my face was such a terrible sight that I was not fit to go out. This was my state when someone advised me to try Zam-Buk. I got a supply, and within a week I could see that the sores were rapidly healing. A little longer, and Zam-Buk had healed them completely, and my skin was as clear as if I had never had a sore. We shall never again be without Zam-Buk in the house."

Zam-Buk is unequalled for spring rashes, eruptions, children's sores, scalp diseases, ringworm, ulcers, abscesses, eczema, nettle, bites, cuts, burns, bruises and skin injuries and diseases generally. All druggists and stores sell at 50c. box, or post free from Zam-Buk Co., Toronto, for price. Refuse harmful imitations. Zam-Buk Soap, which may be had from any druggist at 25c. a label, should be used instead of ordinary soap in all cases of eruptions and skin diseases.



PRIVATE JOHN CURRIE of the 8th Royal Highlanders, Montreal, who died on Sunday, the 18th of April. He was one of the most popular soldiers in Canada, and a veteran of the Boer War. He was a member of the 8th Fusiliers, now the Grenadier Guards. He became known as the "Fighting Fireman" because of his bravery during the Boer War.

Clarendon Personals. Clarendon, April 27.—William Crawford, of Havelock and James Welsh, of Christie's Lake, are visiting their parents. The auction sale at R. C. Bourke's takes place Tuesday. Mr. Bourke and family intend leaving for Saskatchewan soon. Miss Myrtle Leishman, accompanied by Mrs. Lorimer and little son Duncan, returned from Appleton last week. Miss Edith Appleby spent a few days in Renfrew. Miss Martha Leishman is at Snow Road. Joseph Badour returned home Wednesday, accompanied by his bride, formerly Miss Harriet Sampson of Flower. A baby has come to brighten the home of Eph. Donnelly. Miss Lizzie McCoy, who spent the winter months in Kingston, has returned to her home. Lyon Appleby is attending collegiate in Renfrew.

G.T.R. authorities say it is a mistake to imagine that a local train running from Belleville to Brockville in the morning and returning in the evening is to be cancelled under a coming time table. No change is reported in the advance schedules sent out for approval. Dunlop traction tread covers, \$3.50 each, good-year covers from \$2 up to \$7.50 each; British Dunlop covers, \$3, at H. Milne's, 272 Bagot street. James McEae, of Minneapolis, and Miss Julia McLennan, of Lewis, Scotland, came to the city on Wednesday afternoon to visit Mr. and Mrs. Nicol at Cataract.

1000 REWARD, \$100 The readers of this paper will be pleased to learn that the most dreaded disease that science has been able to cure in all its stages, and ease in Canada, HALL'S CATARRH CURE is the only positive cure now known to the medical fraternity. It is a constitutional treatment. Hall's Catarrh Cure is taken internally, reaching directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and nature in doing its work. The proprietors have so much faith in its curative powers that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

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THE SPORT REVIEW

IT LOOKS LIKE SIX TEAMS IN THE D. L. A.

Darragh, the Ottawa Hockey Crack Player to be Married — Major Leagues to Bear Brunt of Fight Against Federals.

Covatek, once famed as the Giantkiller, is pitching fine ball for the Detroit Tigers. Dick Rudolph has started to pitch three times for Boston and on each occasion has been beaten. Just about the time The Ancient Order of Dead Grandmothers is battling for about 400 in the office boy league.

The Ontario spring athletic championships have been awarded to Drayton, Ont., where the games will be held on May 25. The Cleveland-American league club have announced the release of infielder "Jack" Knight to the Cleveland American association team.

Manager Jawn Ganzel of the Rochester Hustlers has bought pitchers William-Moik and Arthur Duchesneil from the Boston National League club.

The Kansas City Federal league club is said to be on the market. Efforts were made to put it in Detroit last week, but the league was unable to get the backing.

The Chicago Cubs haven't been setting the National league on fire since "Johnny" Evers got away from them, nor have the Boston Red Sox burning up the league since "Johnny" got into them. Cobb and Crawford are doing their usual stunts driving in and making the majority of Detroit's runs. Veach is making a valiant effort to help things along. Crawford's club has done yeoman service in helping to make Cobb the great player he really is.

Montreal Star: Ten men a side, or twenty on the field, are enough to play a game of lacrosse, provided they know how to do it; and, if they do not know how, twenty are all the spectators care about seeing make a mess of things.

Jack Darragh, the champion "pinch hitter" of the National hockey association, who won a number of overtime games for the Ottawas with the deciding goal in the past winter, has decided to join the ranks of the benedicts. Darragh is to be married on June 3rd to Miss Ella Thompson, of Arnprior.

That finances have been secured, to the extent of \$5,000, to back a professional lacrosse team in Ottawa, and that a Big Six was practically certain to replace the Big Four, is announced. The four teams already composing the D.L.A., will contribute the players necessary to complete the teams in Ottawa and Quebec. Each of the present four teams has twenty men on its list, and after retaining ten, the number necessary for a team under the "reduced team" proposal, the new teams will draw a number of the forty players remaining. With the local material in both Ottawa and Quebec, strong teams will thus be assured for both cities.

That the National baseball commission is resolved to make the major leagues bear the brunt of the fight against the Federals has been shown in one of the most radical rulings at the recent conference in Chicago. Hereafter when a major league player is released to a minor league club the major league club so disposing of his services will have to stand the loss in case the player refuses to report to his new club or jumps to the Federal league.

When Pueblo "Jim" Flynn fights big Fred McKay at the Canadian club, in Montreal, Friday night, Montrealers will have an opportunity to look over the last man that "Jack" Johnson defeated in America. The "Fighting Fireman," as the western slugger is generally known, faced big "Jack" at Las Vegas on July 14th, 1912, and put up a grand fight until the ninth round, when one of Johnson's terrific right uppercuts laid him low. Johnson was too big for Flynn, but the Fighting Fireman does not know the meaning of fear, and carried the fight to the big black even when it appeared certain that the end was not far off.

Reversing the Code. "What do you mean by writing me that my Jimmie can't pass into the next grade?" stormed an irate female, bursting into the principal's room. "Why, Mrs. Flaherty," replied the teacher, "you must know better than that. I've sent you his report cards every month and you know that his marks have been nearly all 'D's.' " "Indeed they have, and yet you say he can't pass. I don't understand it, mum." "I am afraid you don't understand our system of marking. D means deficient, you know." "Sure, I don't know that that may be, mum, but Jimmie told me all about the letters. Sure 'D' is dandy. 'C' is corking. 'B' is bub, an 'A' is awful—an 'he's got 'C's' and 'D's' every month."—Harper's Monthly.

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