WITH YEAR.



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TORONTO REPRESENTATIVE U. S. REPRESENTATIVES
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SUNDAY SCHOOL CONVENTION. The convention for Eastern Ontag io, under the direction of the day School Association for the vince, will begin its sessions on Wednesday morning. These sessions will continue for three days. They will be attended by about three hundred and fifty persons, and led by of the most devoted men and men that the church can afford. They will include Mrs. H. M. Ledya. Chicago, the president of the Chicago Graded Union, and J. L. Alexander, of the same city, the Superintendent of the Secondary Division, (teen age), of the International Sunday. School Association. The Sunday school one of the older institutions of the education young. It came into existence through the discernment of a layman two things: (1): The necessity of religious, (or Biblical), train ing, and (2) the need of having this done outside of the homes. How many parents concern themselves with education of their children in religion and 'morals? How many of them themselves about the education in religion and morals that given by others? The heart-break school workers is that the father and the mothers know nothing, care nothing about the Sunday school They show no interest in it. manifest no regard for its welfare They decline every pressing invitation to see what it is doing. The vention which meets on Wednesday will be a success if it inspires delegates with new ambitions plans, but it will be a failure if does not arouse the parents to sense of their duty and responsibili-

Fancy the kaiser and the sultan Turkey engaged in a holy war. O horrors !

A SCARCITY OF CASH.

The advice to "Economize, economize," has been heard by some people, and with the desired results. They are feeling the pinch of the hard times, but not so very severely, because they British on the navy question. Oh, he's are prepared for it. Preparation is half the battle, and the war is not confined to the men at the front and in the trenches. There is war on every phase of extravagance and waste, and months go on.

ways are in the hands of receivers. The general railway conditions are bad enough, and the darkest side ha been pictured by the officials and di rectors who have been opposing the advance of the men's wages. According to them the outlook is very bad, and they do not seem to be talking for effect. Over five hundred million dollars in bonds defaulted ! The Interstate Commission will investigate It will determine the bona fides of

A general shrinkage in stocks America is alleged, and the financial papers have a list of securities that have involved many people in serious loss, if not of ruin. The man who was loaded up with any security when been removed because he took the dis the war broke out was surely unfor- tinguished convicts, a certain bank tunate. The total loss to stockhold er in particular out for auto ride ers is calculated at \$26,200,000.

friend described the condition of son; English families as very pitiable They were considered well-off, They lived on investments in railways, and their earning power immediately wen down. Eventually, when the tangle straightened out, the investors may

In Germany bankruptcy faces the empire. All the money the govern- Mr. Roosevelt, in the Outlook, for ment has been able to borrow has which he still writes, discussed the lot in common.

and financially, is running behind, is not at all remarkable. It must depend more than it has upon its own people and other resources. The foreign market for loans is closed. The money of the future, for the next year at least, must be our own, and we had better he very careful.

the Italian cabinet in this war. Where the money is to come from has not affected the Turks and Germans.

THE DOLLAR THAT COUNTS. The Whig quoted from a New York paper, a few days ago, certain statements respecting the adjustment of accounts between the United States and Britain. The United States will owe England, at the end of the year, about \$500,000,000. A large sum, and one that cannot be paid in gold or its equivalent. Hence the visit of Sir George Paish and Basil B. Blackett to the United States, and their conference with the bankers and members of the government at Washington.

was confidential. No official statement has been given to the press, but two men, connected with Commerce and Finance, and New York Market World and Chronicle, have argued the case in a most concise and intelligent way and made the issue clearer. Or dinarily the fact that the United states is indebted to England for half a billion dollars is not disturbing. Some of it may be paid in gold or cash, when the circumstances demand it, but the bulk of this debt is paid in kind, in the surplus resources and products of the country, and representing cash and as good as cash.

At present this trading, or paying of debts in kind, will not work. The cotton of the United States, and worth many millions of dollars, not marketable in Europe, through of a Zeppelin and put it out of bu-England, and the United States' at siness? tempt to force it in Britiain, in payment of a debt, only to be stored and unserviceable in a war, will not do. The men who counsel calmness are the wiser ones. They say, what true, that England could not be paid her half a billion dollars in cash without dislocating and ruining the financial machinery of the United States She can be paid part in cash and part in kind, and it is intimated that the visit of the English financiers was for the purpose of seeing how far the accounts can be reconciled.

The average man is unconscious the great things that press upon th inanciers of a nation during a war. He reads what Lloyd-George say about the empire for which he speaks that it will have the money to meet war expenses when the other belligerent powers are in bankruptcy. It is the dollar, more than the blood of the individual, that will count in the last analysis; and Britain, the world's money lender, is, in a crisis, looking, after her own.

EDITORIAL NOTES.

Rockefeller's millions, and to the extent of a million a month, will for the relief of the Belgians. Good The money could not be spent in

Provincial officials are being mov al about, or exchanged, after manner of bank clerks. Will this add to the efficiency of the service? Will it add to the prestige of the patronage committee !

A letter, addressed to the late Lore weedmouth, has been found, shich the kaiser tried to mislead the gay deceiver, the kaiser, and is comog to his own.

It's good that John D. Rockefeller lives out of Europe at present. this war must be more intense as the the rich fellows over there are being held as hostage, for the debts and Thirteen of the United States rail- indemnities, of the nations. John D. makes a better host than hostage.

> Ontario is retrenching. It must iew of the receding revenues. Th eficit of this year will be very large gricultural society grants will be and a cut of this size to better ad vantage?

Steps will be taken to repeal the act of the imperial parliament which disestablishes the Welsh church. Repeal can only be had, however, when parliament is secured which wil vote for it. That is not an immedi ate or remote contingency.

The warden of Sing Sing prison ha Fancy the warden of the Kingston The loss in England is not known, I enitentiary diverting himself in this but it must be terrible. A letter to a way with some of his most eminent

new postmaster-general, Mr (asgrain, has been given great praise for his attainments, by the conservative and independent press. But the minister of inland revenue, Mr. Blondin, gets scant notice. In some pabe saved from utter ruin. But in the pers he has not even been named. lutely vicious. A man has to hide Heart Review. meantime they do not know where He will hardly accept this as a com-

been flung into the war, and \$2,000, war in a way that was designed to 000,000 more, which is represented by be impartial. But the Frankfurter national paper that will never be paid. Zeitung has no hesitation in pro-To realize that Canada, nationally nouncing him "an enemy of Germany." It would have paid cølonel to be more outspoken.

What are termed the off-year elections are taking place in the United States to-day. Upon the result will depend the lining up of the parties for the greater battle two years hence. Hope our friend Frank M. War taxes have apparently affected Hugo will be elected Secretary of State in New York.

Public Opinion

Value Of Peace Treaties. Los Angeles Times.

We shall soon have as many peace treaties as Belgium. And look

Very Sad. Toronto Globe. * Sobering thought. The Christmas is the last in which there will be Turkey-in-Europe. Sex Defined.

Brantford Courier. The use of the word "she" nection with the Emden indicates that her destructive actions are of the militant suffragette order.

Why She Holds. London Advertiser. We hope that place "Ypres" is pro-"Yip-hurrah," because allies simply won't leg go of one that sounds like a British cheer.

Windsor Record. war began egg production bas fallen off. It is not clear whether this is due to the hens favoring neutrality or just plain cussedness. We'll Try It.

Hard To Say.

Peterboro Examiner. Couldn't Edison invent like a dirigible rocket, with a self containing propelling force sufficient o drie it skyward into the vitals

A Great Spectacle.

Syracuse Post-Standard The spectacle of a great Christian ruler, who claims to be under cial inspiration of God, in alliance with the Chief of Islam, in a war upon Christian nations is unusual. But then this war is a series of unusual

Kingston Events Twenty-Five Years Ago

The City Council passed a resolu tion strongly favoring the fair being held in Chicago, in preference to New York. Theological department of Queen's university opened to-day.

The collections at the evangelistic Methodist church by Crossley Hunter amounted to over \$1,500. met, Crossley & Hunter were given the net receipts amounting to \$1. 334.38.

URGES RECRUIT CAMPAIGN

Arthur Hawkes Declares More Canadians Should - Enlist.

Ottawa, Nov. 3-Arthur Hawke Toronto, at a public meeting here said that a propaganda should started in Canada similar to that England to urge Canadians to enlist for the war. Cabinet ministers and leaders of the opposition, he said should go upon the same platform leaving all party strife behind, and impress upon the people the seriousness of the struggle and the fact that it was Canada's war just as much as England's.

The majority of the men of first contingent were not Canadian born, and even in two Ontario battalions being raised for the second contingent, out of 220 names exam ined, only thirty-eight were Canad- you have your own way in anything?

Canada should not feel satisfied other supplies. The greatest need exact opposite. was for men. There would be one hundred or perhaps two hundred thousand required from Canada, and an active propaganda should at once be begun.

should be taken to ensure that the able to keep up." foreigners of many different races in this country should be made to feel that they belonged to Canada and had a part in this war as well as the Canadian born. They should not be allowed to feel that they stood cut in half. Couldn't something else apart. The war should be a means welding them into the Canadian nationality.

Cobourg Offers 100.

Cobourg, Nov. 3 .- Major J. W. Odell, O.C., in compliance with, an inquiry from Major Roy, now command of the citadel at Quebec. has sent an offer of from 90 to 100 men and two officers, himself and Lieut. Peterson. It appears that depot of 150 men is to be established at Quebec in order to keep up the strength of the artillery. Recruiting has been going on in Cobourg battery since its return from Vancouver, and it is stated that if the full strength of 118 is required they can be raised.

Ought To Make 'Em Get In Line. He had just returned from Lake Manitou, and, of course, was telling his friends of his success at fishing. "Are there many fish up there? asked one friend.

"Thousands of them," replied the

"Will they bite easily?" asked anbehind a tree to bait a hook."--- In-

dianapolis News.

WISE AND

A little brief authority or a few dried apples will puff a small man up to the limit.

If you would be regarded as wiser, all you have to do is hand people the advice they want.

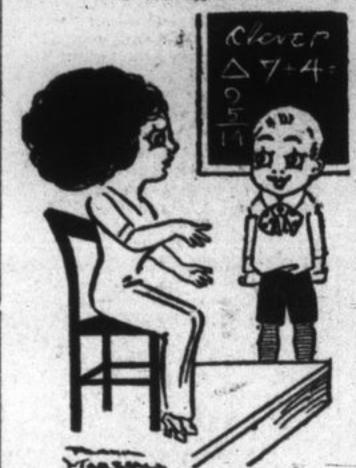
Don't try to convince a mule that! he is stubborn. He knows it. Different.

Madge-Hasn't he ever asked for kiss since the first one? Majorie-Why, no, dear. He just akes them now .- Judge.

Seasonable Worry. "Hello, Jones! Why so gloomy this morning?" I am worried about the overhead charges. Just got my wife's hat bill." -Judge.

A Reservation. "Tell me, dearest- would you marry a spendthrift?" "Surely- if he had the thrift."

The Wrong Parent.



Who? Pa? Why, he ain't good excuses. Ma finds him out

It was a gloomy Gus, alack, Who stood upon a railroad track, And said, "As sure as ever can be The next train will run over me." t was a cheerful wight who said,

"That is a train that's drawing But when it comes I won't be here. "A train of circumstances wide Will shortly give poor me a bump

While walking on the railroad bed

wish I knew enough to jump Her Part. "She's fond of acting, isn't she?" "Yes, indeed. She plays the mis

chief with a fellow!"-Judge Needless. "Everybody has his faults."

"Then why advertise them?" His Preference. "Don't you object to paying this war tax?"

"Well, I don't know. But I reckon I'd much rather have the tax than the war." Not In Such A Hurry.

"This machine can go slaty miles "That so. Well that doesn't in terest me. Whenever I've got sixty miles to go I'm willing to spend two or three hours doing it."

Why He Failed.

He thirsted for success and yet When sages told him he could win And told the prizes he would get. He scoffed and never drank it in

A Diplomat.

Briggs-Does you wife ever le Griggs-Yes, but she doesn't know it. You see, whenever I want to do with having made gifts of flour and anything I pretend I want to do the

you know all the dances?" "I'm afraid not. I've been ill for Mr. Hawkes thought that steps two or three days and haven't been

What He Said.

"I hear you called Brown a liar." "I didn't. What I said was that any statement of his is apt to be as unreliable as a war report."

A pessimist is a man who's afraid to wear his new suit to-day because it may rain to-morrow.

Correct.

Teacher (the subject being trees) "Now, who can name the pine that sharpest Bright Boy-"I can, miss; the porcupine."

Auntie Wants to Know. C'ty Nephew (on vacation)-"I'm udying now for a doctor.'

Unpleasant Amputation. De Carve-"I performed a very distasteful operation this morning." De Bolus-"Indeed! What was

doctor able to do his own studying?

De Carve - "A wealthy patient dor, - 'Yes, ma'am. Our bushes made me cut something off his bill. - Erchange. The Complete Butcher.

"What's yeal, Benny?" "Oh, it's the part of the cow we "Will they? Why, they're abso- eat before she grows up."-Sacred Johnny get an education.

"I tell you what, sir," said Is love an asset or a liability? Yankee of his opponent, "that man Dyspepsia and pessimism have a don't amount to a sum in arithme. And the less some people give the dic. Add him up, and there is no more they expect.

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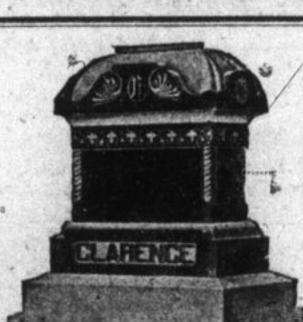
Rural Aunt-"Do tell! Ain't the thing to carry." - Christian Regis-

Intelligent Bushes. Mrs. Wealthy-"Are your berrie

resh. little one?" Margaret (experiet ing for the first time the trials of a berry windon't raise anything but fresh on s.

The Microbe War. "We are going to give up having

"For what reason?" "Well, we can't get him sterlized every morning in time to



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