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SOUTH YEAR.



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INSURING SOLDIERS' LIVES.

A new phase of life insurance has
appeared, and one of which more
will be heard in the early future. It
has been accentuated by an an-
nouncement of the Metropolitan In-
surance Company, which has had a
virtual monopoly of the insurance of
the soldiers going to the front.
Some of the municipalities feel that
they should insure the lives of the
enlisted men leaving them, for a
limited amount, as a patriotic act,
and in the interest of the depend-
ants. The Metropolitan was the
only company which was willing to
accept the risks at ordinary rates,
and it carries the insurance of nearly
all the members of the First Con-
tingent. The Metropolitan does not
want any more of those risks ex-
cepting at war premiums. The ques-
tion follows, Can an Insurance Com-
pany be forced to accept applications
for insurance? The Insurance De-
partment has been consulted, and by
an insurance man the statement has
been handed out that no man's risk
can be declined by a company be-
cause he proposes, after placing it,
to go into active military service.
The Insurance Department is not dis-
posed, however, to dictate what the
premium shall be. It may be higher
than the premium charged for or-
dinary risks, or for risks in the
less-hazardous and extra-hazardous
classes. But it must not be so high
as to become prohibitive in its char-
acter.

CANADA WORRIES GERMANS.

The Germans in America, not the
German-Americans—for there is a dis-
tinction between them—are demanding
that the United States government
give a new application to the Monroe
Doctrine. They object to Britain and
France dictating to America and say-
ing that Ecuador and Columbia, neu-
tral states, shall not supply the Ger-
man ships with contraband of war.
Germany's demand is that Canada
shall be warned not to supply Britain
with arms, ammunition and men. But
Canada and Ecuador and Columbia
are not in the same class. Canada is
a part of the British empire, and is
only doing what is expected of her,
namely, assisting the mother country
to the limit of its power. It is not a
pertinent argument that if Canada
is allowed to save Britain the South
American neutrals shall serve Ger-
many. These South American states
are not dependencies of Germany, and
have no business violating their neu-
trality. The Oswego Palladium says
the Germans have raised a rather deli-
cate question for the United States
State department, but it is only deli-
cate when viewed from the German
standpoint. The United States has
been very willing to supply Britain
with arms, or anything else that is
not contraband. It can hardly pro-
test against Canada going a step
further and giving, through her sons,
effect to Britain's punishment of Ger-
many's misconduct.

NO HONOR IN BERLIN.

Our neighbors, the Americans, are
deeply concerned over the passport
business, some grave irregularities
in connection with which have been
exposed. The document which the
spy Lady had upon him was issued
to Charles A. Inglis, of Chicago. He
found it when he broke out in
Berlin, and submitted it for the
usual inspection at the Berlin For-
eign Office. When he asked for it,
he was told that it had been lost,
and he was supplied with another
passport which enabled him to reach
his home via England. The fact
that Lady had the Inglis' passport,
and that he took Inglis' name in
England, is proof that a deliberate
deception was worked for political
ends. Lady, on trial, confessed
that he had been pressed into a dan-

gerous service by a naval superior,
whose name he would not reveal,
because he had pledged his honour
not to do so. The inference is that
this naval superior had access to the
Foreign Office and that he, confided
or stole Inglis' passport. A little
secret work on the part of the Uni-
ted States detectives may bring
to light some of the dark anti-Bri-
tish schemes which had their origin
in Berlin secret retreats.

THE MONEY-CHANGERS BUSY.

A banker, with whom the Whig
conversed, said the amount of money in
the savings banks, or in special de-
posit in the post office, was smaller
than it was a while ago, and there
was a reason for it. The cash, in
large sums, was simply transferred
from special deposit to investments,
of the very best kind, at rates of in-
terest which have never been reached,
on municipal securities in Canada.
The fact has been demonstrated that
there is an abundance of money in
this country, and that it is available
if the price paid for its use is high
enough. Toronto could not sell its
bonds in London, whether they went
year after year and were ratiated at
three per cent., and later, when inter-
est went up, at four per cent. To-
ronto could, however, sell millions of
dollars in securities in Ontario. One
large lot went at less than five per
cent., and a second large issue is now
in the market and selling readily at
five and a half per cent. The Pro-
vince of Ontario sold short-term
bonds, (running for five years), at five
per cent., the money to be used in
necessary public expenditure, since the
ordinary revenues of the province,
from mines and forests, have fallen off
amazingly. Sheafs of municipal de-
bentures have been put on the mar-
ket, and by some of the best-governed
municipalities in the province, at six
per cent., while in the western pro-
vinces, where money is very "tight,"
the rate has been higher. Kingston
has done wonderfully well in selling
over \$50,000 five per cent. debentures
at par. It could have sold all it had
on hand, probably, but for the im-
pression that got abroad, that the
city would probably issue short-term
debentures yielding six per cent. and
over. Prospective buyers at once
held off, with a keen relish for any
change that may occur in the local
money market.

EDITORIAL NOTES.

The finance minister is said to be
at his wit's end in planning how he
is to provide for the payment of cur-
rent war expenses. And the worst is
yet to come.

As many liberals as conservatives
are enlisting for active military ser-
vice, this is to be a patriotic move-
ment, and yet only a pronounced
tory can get a day's work.

What was the object of the ad-
miralty in keeping the "Audacious"
accident quiet? Sooner or later the
facts had to come out, and the true
story was bound to be an improve-
ment on the fiction that has been
current.

Salisbury Plain is not a picnic
ground. But it is not so bad as
some "picnicers" would say. The
Canadian soldiers who accepted the
experience as one they had a right
to expect on going to war have done
themselves "proud."

The Seigel trial at Genesee, N.Y.,
drags along. The evidence shows
that for ten years the business had
been bankrupt. The firm used the
Seigel bank deposits to run their
stores and kept open. "Grand lar-
ceny" is a mild term for that of-
fence.

Chief Justice Falconbridge, in To-
ronto, charged a jury against the
Street Railway Company because it
permitted the overloading of cars. It
is the duty of the railway company
to prevent this overcrowding, by
force if necessary. Do you hear that,
ye hangers on?

The secretary of the Belgian Relief
Fund, in Montreal, now says that
only four well-known persons in Mon-
treal received credentials to canvass
or collect money on behalf of the
fund. The people will know, there-
fore, what to do to the people who
are imposing upon them.

In the housing of the soldiers here,
and in providing for their comforts,
by politicians are required. And
some men are making in two weeks
four weeks' pay, through overtime,
while others, just as patriotic, are
left in sickness. This is the plan of
which the militia department is run
locally.

A liberal may be good enough to
offer his services, and perhaps his
life, in defence of the country, but in
the miscellaneous tasks incident to
the preparations for war, and par-
ticularly in the housing of the troops,
no grit need apply. The distinguish-
ing qualification is politics, not pa-
triotism.

There are many who have anticipat-
ed the diplomats in changing the
map of Europe. They take it for
granted that the allies will win,
and they are parceling out the land
and deciding upon the indemnities. If
the kaiser should accept any of these

prophecies seriously he will have hor-
rible dreams.

Seigel & Co., New York, at one
time regarded as merchant princes,
kept two ledgers, one for the firm,
showing the true condition of the
accounts, and one falsifying the re-
cords for the deception of the cre-
ditors. The man who kept the
books is now telling all about his
work. It's a dark chapter of busi-
ness infamy.

Public Opinion

Digs Its Own Grave.
Premier Asquith.
The Turkish empire has committed
suicide, and dug with its own hands
its own grave.

Its Greatest Curse.
London Advertiser.
By driving the Turk out of Europe
and smashing German militarism, the
allies will at one stroke rid the old
world of its two greatest curses.

A Great Leader.
Buffalo Evening News.
Charles M. Schwab thinks that
Kitchener would have made a great
steel magnate. He certainly has a
great deal to do with steel just now.

An Old Offence.
Ottawa Journal.
Turkey threatens to start a gen-
eral massacre of christians. Turkey
will merely be resuming an old
habit, after all. It is time the Turk
left Europe, never to return.

Our Protection.
Lord Kitchener.
As long as British superiority at
sea is assured, then it is an accepted
principle that no British dominion
can be successfully and permanently
conquered by an organized invasion
from overseas.

**Kingston Events
Twenty-Five Years Ago**

The breakwater on King street
will be built of pine above water,
and of different timber below the
water. Mr. McRae has the con-
tract of supplying the timber at
\$2,300.
Rev. Mr. Macgillivray will preach
the sermon to St. Andrew's so-
ciety.
There are eight young women in the
"freshmen" class at Queen's.
Street cars were drawn by teams
to-day on account of the heavy con-
dition of the road. There was
great bumping about as the road
could not be kept.

U. S. TROOPS IN MEXICO.

Record of Incidents During the Past
Seven Months.
April 9th, 1914, Tampico incident,
oilier and crew of Dolphin arrested
by Mexicans.
April 10th, Admiral May demanded
apology salute of 21 guns. Refused
by Huerta.
April 14th, Atlantic fleet sailed for
Mexico.
April 20th, President Wilson asked
congress for authority to use armed
forces in Mexico.
April 21, American troops land-
ed and fighting began at Vera Cruz.
April 23rd, Gen. Funston and army
regulars ordered to Vera Cruz.
April 24th, Vera Cruz completely
seized by Americans.
September 15th, President Wilson
ordered evacuation of Vera Cruz, but
order suspended.
November 15th, new order for e-
vacuation of Vera Cruz on Nov. 23rd
promulgated.

RIOT IN BARCELONA.

Someone Called "Long Life to
Germany."
Madrid, Nov. 17.—The friends of
France in Barcelona organized an
entertainment in a theatre in aid of
Belgian families. On the appearance
in the theatre of British, French and
Belgian consuls there was a loud
cry of "Long life to the allies!" One
spectator, however, shouted, "Long
life to Germany!"
This caused a violent riot and there
were serious collisions between the
parties, with the result that a po-
liceman was severely wounded by a
bullet and many persons were arrest-
ed.

The French-Canadian Regiment

Beck's Weekly, Montreal.
The French-Canadian regiment
now in training at St. Johns, Que.,
is recruited to 100 above the re-
quired strength. Every recruit in it
is a picked man, picked from a
number more than three times in
excess of that required. Not a case
of sickness or indisposition from any
cause has been reported. The men
are of fine physique, strong, young,
wiry, and have already begun to
take on the manner and bearing of
the professional soldier. Some of
them have seen active service; the
most of them are from the ranks of
the artisan class of Montreal. Be-
fore they were accepted they had to
run the gamut of one of the most
severe physical examinations the
any Canadian regiment has been put
through. They have been equipped
with uniforms and arms, and sub-
jected to severe drilling. They are
housed in the commodious barracks
at St. Johns and are well looked
after, two chefs from the Ritz-Car-
ton Hotel in Montreal look after the
culinary department, though the
food they get is more intended to
create brawn, muscle and endurance
than the menu customary to the
guests of an expensive hotel. They
are ready for the trans-Atlantic voy-
age and eager for the word to
start the firing line.
A few weeks, or less, under the ac-
tual training of European officers,
will suffice to put them in fine trim
for the firing line.
Bishop Andrew Hunter Dunn, who
recently resigned from the bishopric
of Quebec, died Saturday night on
the steamer Hooper, on his way to
the old country.

**WISE AND
OTHERWISE**

Despair is the blighted bud of
hope.

Some men court, then marry, then
go to court again.

Occasionally a man's sense of
humor may head off the doctor.

Many an ill-natured wife has de-
veloped into a good-natured widow.

A mouse scares a woman almost
as badly as a milliner's bill scares a
man.

Sacrifice In Vain.
"Oh, I'm so sorry I can't marry
you. I had no idea you thought of
one that way!"
"Well, what do you suppose I've
been letting your father heat me at
golf all the time for?"—Judge.

A Difference.
Mabel—They say you turned down
Mr. Fitzguy just because he asked
you how much you could run a house
on.
Maude—No; he asked me how little
I could run one on.—Puck.

Yes, indeed.



A pretty girl can get a lot of en-
tertainment out of her mirror.
True! So can a girl who thinks
she is pretty.

And Often More Than It Is Worth.
"We all love to give advice."
"Quite true."
"What a delightful life the lawyer
leads."
"Why so?"
"Spend his time handing out ad-
vice and he gets paid for it."—Louis-
ville Courier-Journal.

Fact From The Front.
British Officer—You're aiming too
high there, Smith. What do you
think you're shooting Zeppelins?

An Irishman's Delight.
Casey—O! don't see what th' pow-
er do want to be scrapping for, any-
way.
O'Brien—Yes don't, eh! Then, be-
gorra, ye're a don poor specimen av
an Irishman.

The Novelist's Consolation
"How did your novel come out?"
"Well," replied the self-confident
man, "it proved beyond all doubt
that it isn't one of these trashy
best sellers."—Washington Post.

No Judge Available
"Jim offered to bet me he could
pronounce Przemysl, Czestochowa,
Kalisz and Edrykumen more cor-
rectly than I could."
"Did you take the bet?"
"Certainly not. Where do you
suppose we were going to get a
referee?"—Baltimore American.

Necessary Evil.
"We must admit that the cost of
living is rather high," said the cam-
paign advisor.
"Well," replied Senator Sorghum,
"we must do something with the
money. We can't buy votes with it
any more."—Washington Star.

Onward Bound
"I hear the sea captain is in hard
luck. He married a girl and she ran
away from him."
"Yes; he took her for a mate, but
she was a skipper."—London Tit-
Bits.

Quiet Thoughts.
Our gifts and attainments are not
only to be light and warmth in our
own dwellings, but are as well to
shine through the window, into the
dark night, to guide and cheer be-
wilder travelers on the road.—
Henry Ward Beecher.

A man should be content if he can
see so far ahead of him as the next
head in the stream.
What lies beyond, let him trust
to the hand of God.—Henry Van
Dyke.

If you have peace, be glad of it.
If you have no peace, go on just
the same, resolved to show the
world yourself and your Master
how loyal you can be to your own
life, to your fellow-men, and to Him.
—Lyman Abbott.

People are always expecting to get
peace in heaven.
But you know whatever peace
they get there will be ready-made.
Whatever making of peace they
can be best for must be on the earth
here.—John Ruskin.

Peace lies not in the external
world.
It lies within one's own soul.
—Ralph Waldo Trine.

The re-export of copper from Italy
is now prohibited. It is believed
that copper in Italian ports will no
longer be regarded by Great Britain
as contraband of war.

The backbone of the Orange Free
State rebellion has been broken and
scattered, the bands of malignants,
including General De Wet, being close-
ly pursued by Badenhorst.

Boys' Overcoats **Bibbys** **Boys' Overcoats**

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See Bibby's
\$2.75 Boys' Overcoats
Russian or military style for boys,
2-12 to 8 years; blues, browns, greys,
some with cadet trimmings.

See Bibby's Special
**\$12.50 Shawl Collar
Ulsters**
New Angora Cloth, rich greys and
browns; sizes 34 to 42.

See Bibby's Special
\$10.00 Storm Ulsters
Heavy English tweed, brown or grey,
herringbone or whipcord designs;
new two-way collar; double-breasted
style; solid comfort coat; sizes 33 to
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\$12.50 Blue Suits
Pure wool imported serge, tailored
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For boys 12 to 16 years, long ulster
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heavy Scotch and English tweeds,
good patterns, rich colorings.

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A genuine all wool heavy ribbed un-
derwear; sizes 32 to 44.

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Announcement ?

As I have decided to vacate my
present premises in the early spring
of 1915, I am now prepared to make
reductions on any monument that
I have in stock. If it is your in-
tention of purchasing it would be to
your advantage to buy now.

J. E. MULLEN
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It's a Long, Long Road to Tipperary
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CRAWFORD'S
COAL**

**BETTER GET YOUR MIND ON
THE COAL QUESTION NOW**

It is officially announced that two
German regimental flags, found in
trenches formerly occupied by the
Germans on the Marne, have been
handed to Field Marshal Sir John
French by General Joffre, as they
were discovered opposite to the po-
sition then held by the British.
One trouble with knowing it is
that you waste a lot of time in
trying to explain things to those
others can understand them.