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LOAN GOES THROUGH.

The Anglo-French loan became a reality very quickly when the borrowers agreed to pay a commission to the underwriters for their service. The commission on a loan of from \$600,000,000 to \$800,000,000 will amount to a very handsome sum and will be another contribution to the bankers. Their money bags have become plerotic from the gains of this war.

The first proposition was a loan without collateral security and without a commission. It was not very inviting. The American financiers are out to scalp every one they can, and they are the readier to act when the emergency is the greater. They took in our Finance Minister and treated him as they do all the lambs that fall into their hands. They shorn him of all his wool. He had to pay for the floating of his loan of \$7,000,000 and the commission amounted to a princely sum.

It was not to be expected that the Anglo-French contingent would escape a similar experience and in the interest of our Finance Minister the necessary shearing has been performed.

Mr. Rowell addressed an audience, patriotically, at Sturgeon Falls in French, and the London Free Press sees in this the work of a politician possessed. Sir Robert Borden addressed a meeting at Montreal in French, and the Conservative papers see in this the work of a patriot. It all depends on who is who.

A WASTE OF TIME.

A special commission in New York finds that during the school year the public schools have been open only one hundred and ninety days. "For the remaining one hundred and seventy days," says the report, "the children were without profitable occupation. During the year the children were under school instruction but nine hundred and fifty hours, or one-tenth of the entire time. This record may be allowable for village life or the countryside, but it does not belong to the teeming, distracting life of a metropolis whose perils and temptations beset the child at every turn. That vital thing called character cannot be shaped or determined in one-ninth of the child's school life."

The commission emphatically condemns the waste of time in excessive and unnecessary holidays, and school boards seem to be easily moved towards them on the initiation of anyone. The school term is short enough if all of the time within it is fully occupied, and the course can be cut in Ontario as well as in New York State in the elementary classes when all waste is avoided. In Winnipeg a year or two ago it was discovered that the school term was becoming shorter, with the result that the Winnipeg School Board protested against it, and brought about a change.

On dit that Germany will return all the works of art which have been appropriated by the invading troops in Belgium and France. Will the Crown Prince return the works of art which he stole from the private houses in France which he invaded? He ought to.

CHANGE AT THE FRONT.

The local member for Kingston, Dr. Ross, has been promoted in the service of the King. He has been made Assistant Medical Director for Canada, an office which becomes necessary in consequence of the larger interest of Canada in the war.

The First Division of the Canadian Expeditionary Forces has been recruited to its original strength, and

The Second Division has been made its equal in every way. So that a larger number of men must be looked after medically, and those who do this most successfully must have the largest experience. Dr. Ross has been on the firing line since he left the city. As Commander of No. 1 Field Ambulance he has been nearest to the troops, passing in and out of the trenches. The Ambulance Corps is composed of many Kingstonsians who have rendered a splendid service.

It may be that the new appointment will separate Dr. Ross from his corps, which will be regretted by his men, but the larger field of usefulness before any one is just what he would be expected to enter on as there was occasion for it.

ACCIDENT INSURANCE.

The Government has from time to time taken the steps necessary for the protection of the public under fire insurance policies and under life insurance policies. In the case of fire insurance policies a statutory form has been provided, and any variation from this form must be set out in red ink. In the case of life insurance policies, conditions protecting the insured have by statute been made part and parcel of every policy.

But the Government has been strangely neglectful of the interest of the insured under accident policies. Indeed, there has been no supervision as to the style of policy allowed to be issued. There are as many forms of policies as there are companies doing business. In fact, all companies issue more than one form of policy. The Whig suggests the advisability of legislation that would make it compulsory for every accident insurance company to have its form of policy approved by the authorities before issue. A railroad company cannot issue a bill of lading until its reasonableness has been assured by its being approved by the board of railway commissioners. In like manner an accident insurance company should not be allowed to issue a policy until its reasonableness has been in like manner determined.

As an illustration of the necessity of some such legislation the reader is referred to the following paragraph, taken from an accident insurance policy now in force. We defy any ordinary layman to interpret the same. The following is the paragraph:

"If the Assured suffers total disability and if, during the period of said total disability and within two hundred weeks from the date of the accident, the Assured suffers, as the direct result of the bodily injuries causing the said total disability, and independently and exclusively of all other causes, one of the injuries defined in parts 1 and 2 of Section V; or, if within ninety days from the date of the accident, irrespective of total disability, the Assured suffers in like manner one of the said injuries—the Assured may elect to receive the amount of indemnity set opposite said injury in the said part 1 or 2, together with the weekly indemnity for the period between the date of the accident and the date that the Assured suffers the injury, defined in the said part 1 or 2, in lieu of all other indemnity under this policy except Surgeon's Fees and Hospital Charges to which he may be entitled; provided that written notice of his election is given to the Company at its Head Office for Canada, within thirty days from the date that the Assured suffers any injury defined in part 1 of Section V and within ten days from the date that the Assured suffers injury defined in part 2 of Section V."

We would suggest that the company issuing this policy offer a prize for the interpretation that comes nearest to the company's intention.

EDITORIAL NOTES.

Sir Sam Hughes, when spoken to a second time about recruiting, says the enlistments exceeded the demand, therefore, but they would go on. To what extent? The matter should be settled at once.

In the feeding of the troops by contract does not seem to be a success. At least that is the "idea" one gets from the Minister of Militia. The men would certainly not object to a change in the system.

According to Alderman Wickett, Toronto's Finance Department needs overhauling quite as much as its Fire Department. Apparently Toronto just now presents an object lesson of how a great city should not be run.

The billeting of recruits among the people, and in their houses, is recommended by the Minister of Militia. His idea is to improve the morale of the troops, and this is quite commendable. But is it good for the discipline of the men?

If election promises materialize, about half the population of Prince Edward Island would be appointed to public offices which carry with them salaries running from \$2,500 per annum to \$50,000. The farms and the forests will be abandoned to the foxes.

The sense of the Council for once this year asserted itself when it appointed Mr. Timmerman as the Garbage Inspector. He is the one man who is especially qualified for the work, and he got his due in spite

of a petty attempt on the part of the politicians to pass him over.

The Minister of Militia is authority for the statement that two recruits are being found in Canada for every one that is needed. Every person who has been engaged in recruiting and tired himself out in the service will be disposed to call a halt at once, and this will not be well.

PUBLIC OPINION

A Man With a Punch. (Calgary News-Telegram.) If they used slang over in the Old Country they would say that among the politicians, Lloyd George is the man who packs the punch.

The Family Ornament.

(Hamilton Times.) When hostilities have ceased, weapons will become a drug on the market. No Canadian family circle should be complete without a Ross rifle hanging over the mantel-piece.

Uncle Sam's Latest.

(Canadian Courier, Toronto.) Our Uncle Samuel has framed a new commandment: "Thou mayest murder women and children and destroy liberty, but thou shalt not interfere with my right to manufacture munitions."

Excellent Advice.

(London Sketch.) The most we can say is that if President Wilson can maintain peace with honor, it is his bounden duty to do so. Let us mind our own business and leave the President to mind his.

Perhaps.

(Auburn Citizen.) The Germans are stealing the rails from Belgian railroads and putting them down in Poland. Evidently they intend to evacuate Belgium

Double Salary.

Rumor has it that several officials of the Dominion Government are being asked for \$2,500 to \$4,000 a year have been sent to the front to earn a second salary of \$3,000 to \$4,000. This is surely unfair. Why should one colonel be worth \$7,000 a year to the Government, and another, equally capable, but not a civil servant, be worth only \$4,000? No civil servant should lose anything by going to the front; neither should he gain anything. That is the rule adopted by the Toronto City Council, and it is excellent. These double salaries for civil servants should be cancelled.

Sleepytime Tales

THE THIEVING CROW.

Once upon a time Tom and Dick had been fishing, but had not caught anything and were feeling very badly. Tom walked along and happened to look up into some tall trees. All at once he yelled to Dick: "I see a crow's nest and I'm going to climb up and see if there is a little crow there."

So he lay down his pole and soon was at the top of the tree and there in the nest, he saw the smallest and blackest crow he had ever seen. The boys took the baby bird home and made a nest for it in an old bird cage, feeding it with warm bread and milk. After a few days it began to fly around the house and soon was tame enough to be allowed out of the cage most of the time. It would hop on the boys' shoulders and often when their mother was sewing, would perch on the edge of her sewing basket and watch her with its small, black eyes.

One day she could not find her thimble and the next day her small scissors were missing. At first she couldn't think what had become of them, but at last she told the boys she believed the crow had taken and hidden them.

For several days nothing more was missing and Tom said he didn't think the crow had taken the missing articles. One morning, however, the boys' mother had laid a small mirror on the table and had gone out of the room for a moment. When she returned she was just in time to see the crow flying out of the window with the mirror in its mouth. Tom and his mother followed very quietly and saw the crow carrying the mirror into the garden and bury it in the soft dirt.

When Tom dug into the dirt he found, not only the mirror, but the missing thimble and scissors as well. After that they were very careful not to leave the crow where he could watch anything, but he persisted in carrying off many things to the garden, so they were glad when one day a flock of crows flew past the house and their crow joined them and flew away.

"Low Cost of Living" Menu

Menu for Wednesday.

BREAKFAST: Steamed Herring, Smoked Herring in Cream, Fried Potatoes, Toast, Coffee.

LUNCHEON: Beef Pie, Toasted Crackers, Tea.

DINNER: Pork Chops, Mashed Potatoes, Boiled Onions, Ideal Salad, Chocolate Pudding, Grape Conserve.

BREAKFAST.

Smoked Herring—Soak the fish over night in cold water. Drain, place in a pan and cover with milk. Boil until the fish is tender.

LUNCHEON.

Beef Pie—Boil two cups of chopped cooked beef with a tablespoon of rice, half an onion, one sliced carrot, and half a cup of milk. When ten-

DINNER.

Ideal Salad—Soak a heaping teaspoon of powdered gelatine in a quarter of a cup of cold water. Pour over a cup of boiling water, a quarter of a cup of boiling vinegar, the same of sugar and a little seasoning. Chop half a green pepper, two sweet peppers, and enough cabbage to make one cup. Add this to the mixture, pour into small moulds and serve on lettuce with a dressing.

Chocolate Pudding.

Cut slices of bread and butter on both sides. Sprinkle on each side with powdered chocolate, lay in a deep dish, cover with two cups of milk, one beaten egg and a little salt. Bake in moderate oven.

Grape Conserve.

Chop rather fine two quarts of grapes, one pound of seedless raisins, three oranges, the juice and rind of two oranges, two and a half pounds of sugar, one cup of walnut meats, and a little salt. Boil until it jellies.

Rippling Rhymes

Walt Mason

BALMY PEACE

In nearly all parts of the world the death-dealing missiles are hurled; but here, on our shore, the cannon don't roar, and the flags of the captains are furled. The farmer is threshing his hay, and storing his pumpkins away, and shucking his oats and sheaving his sheaves, improving the bright Autumn day. The housewife is baking her pies, and swaiting the lingering flies; and over her head is no shadow of dread, no terror or fear in her eyes. Oh, here in our fair countryside, the blessings of peace still abide, it has windrows of grain and no windrows of slain, no blood-drunken soldiers here ride. In peace we can harvest our rye, in peace on our couches we lie, in peace we can marry and die. Ah, yes, but the Jingo peace we can marry and die. The Jingo peace we can marry and die. The Jingo peace we can marry and die. We ought to arise with a threat in our eyes, and join in some nation and kill, and redder our dirks in the enemies' dirks—there's one thing whooping applause, who is sound in the brain, who is sensible, same—give thanks to your various gods!

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eventually and intend to hold Poland permanently.

Bryan's Great Work.

(Toronto News.) There is some prospect of Mr. Bryan going to Europe to stop the war. Imagine a mosquito suffering from mental aberration standing on a railway track resolved to stop the train.

Who Lends the Money.

(Syracuse Post-Standard.) It is not the United States that is being asked to loan money to the Allies. The loans asked from Americans who have money to loan. It is their business, and nobody else's.

KINGSTON EVENTS 25 YEARS AGO

The Collegiate Institute is arranging for sports. The following officers were elected: Honorary President, E. O. Sitter; President, W. Irving; Committee, H. R. Kirkpatrick, H. Breck, B. Sutherland, C. Parker, C. Johns, J. Mooney, J. Hart, E. Sears.

The Y. M. C. A. has a membership of 395. Dr. Anglin, B. W. Robertson, G. E. Hague, G. M. Macdonnell and Robert W. Meek were re-elected directors.

Double Salary.

Rumor has it that several officials of the Dominion Government are being asked for \$2,500 to \$4,000 a year have been sent to the front to earn a second salary of \$3,000 to \$4,000. This is surely unfair. Why should one colonel be worth \$7,000 a year to the Government, and another, equally capable, but not a civil servant, be worth only \$4,000? No civil servant should lose anything by going to the front; neither should he gain anything. That is the rule adopted by the Toronto City Council, and it is excellent. These double salaries for civil servants should be cancelled.

Canadian Courier.

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Bibbys Men's & Boys' Wear A Sniff of Autumn !! The "sniff" of Autumn is in the air and every man should now allow the Fall Suit question to occupy a corner in his mind. We are "At Home" to the man interested in Clothes that are distinctive, dignified and refined. Our Fall Suits have been selected with the greatest care from the productions of half a dozen or more of the World's Best Tailors! Special Inducements: The Best \$15 Men's Suits, The Best \$10 Men's Suits, The Best \$10 Men's Overcoats, The Best \$15 Men's Overcoats, The Best \$18 Men's Suits, The Best \$1 Men's Shirts, The Best \$4.50 Men's Shoes. We Believe We Have Bibbys : 78-80-82 Princess St.

Cocoon Oil Makes A Splendid Shampoo.

If you want to keep your hair in good condition, the less soap you use the better. Most soaps and prepared shampoos contain too much alkali. This dries the scalp, makes the hair brittle and is very harmful. Just plain unperfumed cocoon oil, which is pure and entirely greaseless, is much better than soap or anything else you can use for shampooing, as this can't possibly injure the hair.

Simply moisten your hair with water and rub it in. One or two teaspoonfuls will make an abundance of rich, creamy lather, and it cleanses the hair and scalp thoroughly. The lather rinses out easily and removes every particle of dust, dirt, dandruff and excessive oil. The hair dries quickly and evenly, and it leaves it fine and silky, bright, fluffy and easy to manage.

You can get unperfumed cocoon oil at most any drug store. It is very cheap, and a few ounces is enough to last everyone in the family for months.

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Don't Miss the Chance

Barnet Lipman, 107 PRINCESS ST. The Up-to-Date Clothing & Gents' Furnishing Store.

Argued Once Before. Ottawa Journal. Counsel for the ex-ministers in Manitoba who are on trial in police court for the misdealing with public money has intimated that part of the defence may be that no court has a right to try men for an offence committed while ministers of the Crown. That is quite an ancient idea. It was advanced on behalf of King Charles I. Afterwards his head was cut off. You and I sometimes consider as heavy crosses our petty losses.

New Footwear For Ladies We are now showing FASHION'S LATEST, in WOMEN'S FALL FOOTWEAR. PATENT and GUN METAL LACE SHOES, with CLOTH TOPS, PLAIN TOE, and the new KIDNEY HEEL. These Shoes are made with BLACK, GREY, FAWN and SAND SHADE TOPS \$4.00 and \$5.00. J. H. SUTHERLAND & BRO. The Home of Good Shoes.

FARMS For Sale 43 acres Price \$1,500 100 acres Price \$2,200 100 acres Price \$3,200 100 acres Price \$3,400 100 acres Price \$3,500 114 acres Price \$3,750 56 acres Price \$3,750 250 acres Price \$4,000 250 acres Price \$4,000 67 acres Price \$4,350 150 acres Price \$5,000 400 acres Price \$5,500 200 acres Price \$6,000 200 acres Price \$7,000 250 acres Price \$10,500 200 acres Price \$11,250. Happy? Of Course He Is He has just put in his winter's coal supply—the cold weather holds no terrors for him. Nor is this all. He Bought OUR COAL and he has the comfortable assurance that he bought the best. Phone us your order. Crawford Foot of Queen Street. Phone 9.