

THE BRITISH WHIG 90TH YEAR.



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Some men hurry through life as if widows were chasing them.

Destitution isn't a disgrace to the individual, but to civilization.

Having a swell time ruins fewer boys than having the swell-head.

A career is what a girl has if she likes herself better than she likes a man.

It must be fine to be so important that you don't think it necessary to act that way.

There may be no harvest moon for the wild oat crop, but there is plenty of moonshine.

In the course of a few years they will fix almost everything in the Rubr except the blame.

Of course it is hard for a rich man to get to Heaven. It is hard for a full man to feel hungry.

It would be a sad day for the children of the present should they lose control of their parents.

Another way to save many steps in the kitchen is to carry the can opener in the apron pocket.

Some people are so slow that the most they could get out of Old Hundred would be about seventy-five.

Men may not be superior, but they won't pay \$35 for a \$2.25 hat just to get a certain label on it.

A realtor is a man who can divide a swamp into lots and make you imagine fine dwellings all over it.

Even old Dobbin might have choked up with carbon or something if filled regularly with low-grade fuel.

A man is old when he can quit a warm spot in bed and face the chill morning without reluctance.

The chap who scolds because girls no longer do their sewing is the one who hires somebody to shine his shoes.

Correct this sentence: "I punish the children at times," confessed the mother, "but never when I am angry."

If she says she has never been kissed, grab her. Any girl who is willing to forget the past will make an agreeable wife.

"That hollow cough is dangerous," declares an advertisement. It certainly is. It indicates that the gas tank is empty.

Any ordinary man can make a fortune. The hard part is to refrain from consuming each week's installment as you get it.

Correct this sentence: "What a delightful surprise," cried the wife, "to have you bring three of your old friends to dinner."

We have about reached the point where the man who loses a nickle wants to start a revolution or appeal for government aid.

That critic who says the Greeks have lost their artistic sense never has seen one of them putting the finishing touch on a shoeshine.

The mountain travelled and brought forth a mouse, and it took an amendment to the United States constitution to make both hip pockets useful.

A COUNTRY INSTITUTION.

Notice that smoke rising over behind the farm house? Hear that porker squeal? Hog-killing time is here. Like the laws of the Medes and Persians, they change not: the proper time for butchering varies not at all. Each day now at some farm kettles are brought out of the barn or woodshed, cleansed and inspected, ladles gathered together, knives sharpened and everything made ready. Then the next day butchering is on with an early start. Early, because there is more to be done than can be accomplished in one day, and also because one of the time-honored customs of butchering day is to get hogs on the skewers early.

But the meals at butchering time—whole juicy tenderloins, pork chops, all the pies and cakes, dried corn, beans, pickles, mashed potatoes, preserves made from strawberries gathered over on the hill last spring, jellies from the currants and raspberries up in the patch, canned fruits from those trees out in the orchard, homemade bread, fresh and crackly—all you can eat of what ever you can think of for dinner; and then at supper the same menu again, with plenty of fresh sausage, seasoned just right, in addition to the dinner's offerings.

And, when all is finished, the larder is filled for cold days with food that the city dweller covets and can not buy. And it's a fine thing to know that, come weal, come woe, there is meat enough in the brine, or larder or smokehouse to keep the wolf from the door another year.

RECORDS AND RECOLLECTIONS.

Not infrequently an "old-timer" is heard to remark that the winters are different from what they were when he was young. One such will contend that our climate is undergoing change, that the winters are diminishing in severity, and the proof is offered by reverting to a big snow-storm "when I was a boy." The weather bureau has more than once felt it necessary to combat the idea of the change of climate by referring to the records which go back quite a way now, but often not so far as the "old-timers" recollection. However, official records, as far as they reach, are more dependable.

Records prove that we are just as liable to have a heavy snowfall now as ever. There is no regularity about such things. Nor are snowstorms distributed evenly. It is a human frailty to exaggerate the events of the past. In our early youth we are more deeply impressed by occurrences, and in reverting to them in later life they take on a magnified form. We may measure temperature by the way it affects us individually and not by the register in the thermometer. In those excessively "cold winters" of the past probably there were few accurate thermometers. Even now, these gauges vary greatly in the readings where there are exceptional temperatures.

The life of one person is too short a period for any marked change to be noted. There is variance from year to year, but it is probably but a repetition of what has been re-enacted for generations.

FIRE INSURANCE CRIMES.

Those who were privileged to hear the address given last week by Ontario fire marshal Heaton were astounded by the statement of that official to the effect that the growth of fire insurance is the cause of the enormous fire waste. In explaining his statement he said that insurance made the people careless about their property with the result that disregard of precautionary measures was becoming universal while the hazards were rapidly increasing, and the very means of protection provided in fire insurance was the cause of the appalling annual destruction of accumulated wealth!

This is a severe enough indictment, but John Kenon, fire chief of the City of New York, stated before the International Fire Prevention Congress in that city last week that fire increase was due to over-insurance. The entrance of the American banks into the field of fire insurance, he said, was responsible for incendiary fires among business men in many parts of the country. He said: "Fire insurance accounts in large measure for the fact that our enormous fire waste is increasing despite strenuous local fire prevention activities. For a number of years, banks other than savings institutions, have been strenuously striving to capture fire insurance business. The practice amounts almost to a scandal and is so insidious that few persons are aware of it. The placing of insurance by banks, trust companies and other financial institutions is the cause of a very large amount of over-insurance, creating a moral hazard engendering incendiary fires. Large credits are extended to manufacturers. For instance on goods made up for fall and winter trade, bankers advance money to cover payrolls, rents and even costs of material, relying on their judgment that business will be good. The market is over-supplied, business goes off, and the only chance for the banker to recover his money is

through the insurance companies.

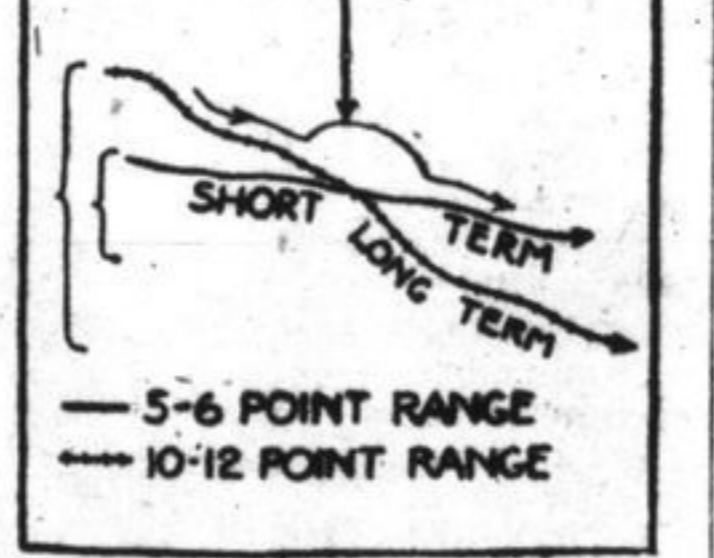
"They not only ask no questions after a fire, but they often appear under assignments of the police and bring actions against fire insurance companies to recover money which the companies deny owing, due to the fact that they have evidence that the fires were crooked." "All the millions spent on corrective fire prevention orders, the enormous amount expended on salaries of fire prevention engineers and inspectors have been rendered practically all because of the growth of arson, foisted by over-insurance and wildcat perilous banking."

In some of the states insurance licenses are refused to bank cashiers. Some advocate granting a license only to persons having an interest in the insurance company. The detection of crime is another feature to be dealt with in the fire prevention campaign. It is felt that long prison terms should be meted out to persons who ruthlessly destroy property and endanger lives. This calls for a survey of every community by special police operating in conjunction with the fire departments.

MONEY AT WORK

Brief but important lessons in Finance, Markets, Stocks, Bonds and Investments

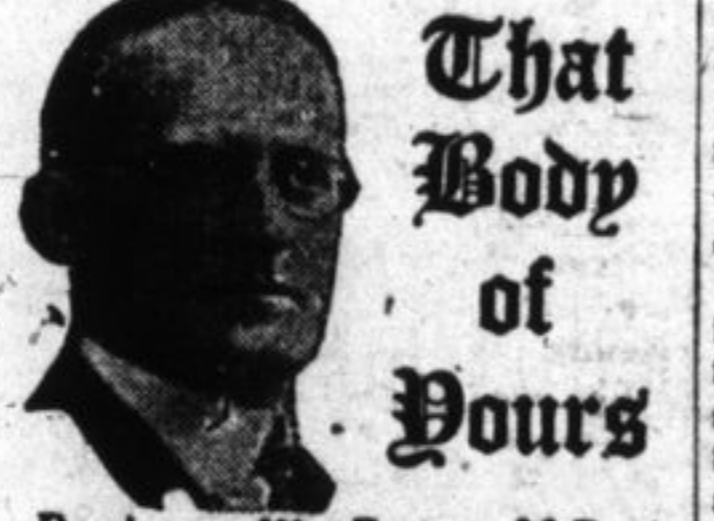
WHEN MARKET DECLINES TRADERS SHIFT FROM LONG TERM TO SHORT TERM SECURITIES



Short term notes are affected very little by changing price levels because they will be paid off so soon.

Short term notes might well be called short term bonds. They are notes of corporations, secured or unsecured, which mature in from one to ten years. They are issued in place of long term bonds during times of high interest rates because a corporation doesn't want to pay a high rate any longer than it has to. Long term bonds are subject to wider fluctuation in price over a period of years than short term notes.

The reason for this is apparent. These notes will be paid off at par within a few years, so naturally the market price will stay close to par. A high grade listed bond might fluctuate 12 or 14 points during the ordinary business cycle, while the range on short term notes would be only 5 to 6 points. Consequently when traders expect a decline in the market they shift into short term securities.



That Body of Yours

By James W. Barton, M.D. Be Your Own Furnace. In these days of coal reservation, and the quest for coal substitutes, it might be well to think about the days that are gone. You and I can remember the days of stoves, and when only certain portions of the house were kept warm. There would be a stove in the kitchen, another in the dining or living room, and perhaps one in the hall, with a fire piece in the parlor or living room. We were perhaps not so comfortable as we are now with all parts of the house at about the same temperature.

But what about ourselves? Why, we have coddled our bodies that the women folk can wear a light blouse in the middle of the winter, and the men folk want to be comfortable in their shirt sleeves. Now what is the effect of this upon that body of yours?

Why, your skin is in a warm relaxed condition all the time, and there is what is known as insensible perspiration taking place all the time, releasing heat from your body because the pores of your skin are wide open.

You step out the front or back door for a moment, or walk a half a block down the street and you undergo a "chill". Now what really would be the sensible thing in this matter? That the houses be not heated above 67 or 68 degrees Fahrenheit. That is the ideal temperature at any time. And the big danger from this love of heat is the desire to keep every bit of fresh air from coming into the house.

You enter an overheated home and

the "stiffness" is the first thing that assails you.

Everything in the way of patented devices, are being used to prevent the cold air, the fresh air, from coming in.

I like to think of everybody as being his own furnace. He takes in food and burns it up by exercising his body, and thus producing the heat to keep himself warm.

We are needing more artificial heat these days because we use motor cars, elevators, street cars and so forth.

So when winter comes, instead of burning more coal in your furnace, burn up more food in your body, by taking more exercise.

Harden up your skin by getting more of the outdoors.

ROMANCE

By Clarence Ludlow Brownell, M.A., Fellow Royal Geographical Society, London, England.

Romance is not dead. It is not even dying. In fact, it is budding and blossoming as beautifully as ever. Materialists to the contrary, statistics show this. The materialists have declared that the blushing bride period has passed, departed, never to return; that matrimony has left the realm of romance, and entered the domain where dollars dominate. That dollars determine whether a marriage turns out happily or not, and love, an evanescent sentiment at best, is no longer an element of moment in conjugal felicity.

It sounds solemn and dreary, as though the world were going sour, but listen to the statistician, and cheer up. He runs over the records of New York City, where there are more people to the back yard than anywhere else on earth, and shows that for the past three years, one-fifth of the brides have been under twenty years of age. That means that romance is still popular among buds as well as blossoms, does it not?

More than 3,000 of these brides were eighteen or under. The bridegrooms averaged twenty-one. The materialist, has no standing here. But there is a difference in the youthful marriage of to-day and that of a quarter of a century ago. Today, the youthful bride is not a hot house plant, a cherished bit of ignorance that passes for innocence, a young thing with no ideas at all that fit in with conditions as they obtain outside her home. She usually has a job in an office, and knows something of actual life, from personal contact.

Also, she has no intention of quitting her job because she has taken a husband. She continues to work. If she suspects that "the boss" disapproves marriage, she does not remain single, she just lies—not in words, perhaps, but in all intents and purposes, she deceives her employer which is all that a spoken lie can do. But lying is not generally necessary. Firms employing girls are accepting the situation, whether or not they approve. They do not dismiss their stenographers for merely marrying. If the girls are efficient, the employers are glad to keep them. In fact, some employers have come to prefer married girls. Married girls have more mind and are more intelligent, they declare.

A Material Dogma.

The reasoning of the materialist was the sort one should expect of a person dealing with substance and indisposed toward sentiment. He took the view that the commercial attitude is necessary to accumulate these dollars, consequently marriages will be later and, the dollar being the deciding factor, it will always be the important factor, the only essential factor, and so forth.

But Dr. Davis, the young lady who is general secretary of the Bureau of Social Hygiene in New York City, says "no" to the dollar declaration. She has statistics, too, and statistics are too much for the dollar idea in matrimony. Dollars are desirable, but they do not determine. Most girls marry because men fall in love with them, and simply have to have them. They cannot endure the thought of being necessary to a man's happiness and saying "no." They pity the man. Pity is akin to love—and there you are.

To some extent, this explains other things too, but Miss Davis has the figures to show that in few cases is lack of finances the cause of unhappiness in married life. She has consulted thousands of wives, and has card-indexed their statements. College girls, her class mates, and others who have been graduated and should have learned to put their thoughts into words with considerable accuracy, have told her everything.

A good many of these college girls do not marry—at least one-third. They have learned not to be sorry for men. They have found interests that occupy their attention sufficiently to make men unnecessary, and even superfluous. They have risen intellectually above the men. The men recognize the superiority, though they do not admit it, and vainly prevent their proposing; besides they are somewhat afraid of the superior person. This accounts easily for the third who do not marry.

As to the two-thirds who do, their education has given them many interests that never occurred to the girl of a few generations ago. The girl of other days was nearer to the exclusively home interests. If she ventured beyond the home, it was only to the church. She had no clubs. She could not appear in politics. There was always more work to do than she could attend to. In fact, if one listened to her, she was

Advertisement for Stanfield's Underwear and BIBBY'S Wonderful Overcoats. Includes a list of overcoat models and prices: THE DENBEIGH THE RALEIGH \$19.50, THE WHINTON THE STANTON \$25.00, THE DANDY THE BUD THE MONITOR \$40.00, THE STORM THE CYCLE \$22.50, THE CAMBRIDGE THE HARRINGTON THE OLYMPIC \$35.00, THE RAGOON THE ROYCE THE ROYDGN \$45.00. Text: 'Come in and see these Overcoat Beauties. Glad to show the different models. Make a choice, and have it placed aside until such time as you need it.'

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Crawford QUEEN ST. PHONE 9. The man who dispenses small things never pays any particular attention to the dude.

Illustration of Uncle Sam and his Mexican neighbor getting to be good friends again. From the Tacoma News-Tribune. Uncle Sam and his Mexican neighbor getting to be good friends again.—From the Tacoma News-Tribune.