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DAILY EDITION



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EDITORIALS

It will be remembered that a few years ago when this country was visited by a modified money panic it was discovered that the Canadian Banks had shipped every available cent to New York, while the Canadian people suffered for the want of it. In view of these facts it will not be surprising to find that the Canadian banks were again playing the same game when war was declared and as a consequence got thirty-four millions of good Canadian money tied up when the New York Stock Exchange closed its doors. As this money is still tied up, Wall Street not having opened, it will be understood how necessary it was for the banks to receive government support and perhaps gives a reason for the tightness of money in spite of government assistance.

For several years past a campaign has been carried on to show how fortunate Canada was in having such a strong and flexible banking system. Strong no doubt it is, but recent experience has shown that it is certainly not flexible and one of these days Canada will wake up to find out that she is in the grip of a real Money Trust. Whether our statesmen will be strong enough to take this business in hand at once as the United States has done it is yet impossible to say but the day is not distant when this must be done. Not only have the banks too much power but the whole system is wrong. In finance, like in government, centralization is ab-

solutely wrong in an enlightened age and this is what we find in our banks. Not only that, but a system of branches should not be tolerated for it puts the whole country at the mercy of a few head offices.

When the Canadian system is compared with even the American it appears to great disadvantage. Across the line a bank is not allowed to have branches. Consequently the owner of the bank usually lives where his bank is situated and usually has all his interests there. Besides that, he is quite familiar with all the local conditions and is a much better judge of local credit than a general manager a thousand miles away. In Canada some financial magnate in Montreal gets the "creeps" and he immediately wires his bank branches all over the West to pull in, without any consideration of local conditions. Again, he may see a chance to place a big sum of money in New York at a big rate of interest and withholds legitimate credit all over Canada in order to gratify his passion for gain. Local complexion and competition is what is wanted to straighten out the banks of Canada.

A lumber dealer in Vancouver a week or so ago had an opportunity to dispose of a large shipment of logs to an American firm. Before he could move them, however, he must pay for them in cash. The banks of Vancouver flatly refused to advance the money even for a few days and know-

ing that the sale was already made. Consequently the dealer was compelled to cross over to Seattle and secure the necessary funds to do business in Canada. That very transaction shows why American towns spring up faster than those in Canada. The American banker on account of his local knowledge is a better judge of conditions and can do more for a city than a bank with its headquarters some thousand miles away.

FLOWER GIVES UP FIGHT FOR LIBERTY

Aged Promoter, Broken in Health, Money Gone, Pleads Guilty Larceny Charge.

New York, Oct. 30.—Dr. Richard C. Flower, promoter of mining enterprises, who, after being indicted here on a charge of larceny growing out of his transactions, evaded arrest from 1903 until he was caught in Toronto last Wednesday, pleaded guilty in the Supreme Court to two indictments charging him with grand larceny. He was remanded until next week for sentence.

Broken in health, old and penniless, the man who is said to have made millions through mining swindles, declared he did not care to fight conviction any longer. When Justice Davis told him to consider his action carefully, he replied:

"I have considered. I have spent all the money I made in trying to get out of being obliged to do what I now do voluntarily."

Justice Davis, while accepting the plea of guilty, appointed counsel for the aged man, and advised him to consult with the lawyer before being arraigned for sentence.

Dr. Flower was indicted on five counts by a grand jury in New York in 1903, when he was charged with the larceny of various sums from women whom he induced to invest in his mining enterprises.

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CHARACTER SKETCH GENERAL VON KLUCK

Only German Leader Who Has Risen From the Ranks.

The prominence of the name of General von Kluck in the cable dispatches of the first two months of the war has served to impress the American public with a belief in his generalship; and this in spite of the fact that very little has been published concerning this game and clever warrior. The only source of information seems to be "Wer Ist's"—the German "Who's Who." There one learns that Von Kluck is 68 years old, born of a middle-class family, and a soldier since his nineteenth year. He fought in the war with Austria in 1866 and in the Franco-Prussian War. At the outbreak of this war he was in command at Koenigsberg; since then he has won the attention and the admiration of all observers by his masterful advance on Paris through Belgium. A celebrated military expert in The Netherlands is quoted as asserting that Von Kluck is more than the "buffer general" that some have called him since he has withstood the Allies' major attacks. In a dispatch to the New York Herald the Dutch general is credited with the statement that Von Kluck is in reality the Kaiser's only hope in the west. There are too many princes, he says, in command, inexperienced, with an utter disregard for human life, and unacquainted with the men with whom they are fighting. Outside of these, he insists, the German generals now leading the Kaiser's armies are, for the most part, men who have been for some or many years on the retired list. There is left none equal to Von Kluck, who, says the Hollander, would have achieved lasting fame already in his intended capture of Paris, had not the plans of the General Staff been modified. Of his personality and the part it must play in the present situation, we learn:

He is a fine officer, tall, thin, and truly Latin in aspect, except for his spike helmet and his toothbrush mustache. He owes his rank neither to noble birth nor to intrigue. In fact, he reached the rank of colonel before the Emperor bestowed nobility on him, and he apparently did not care very much about being "Von Kluck" after having been for so many years simply "Kluck."

The general is thoroughly popular with his soldiers, partly because he treats them well, partly because they recognize him as a real chief, a true leader. He is a man of few words. His writings on strategy make him an authority—academically, of course,—on military science.

The court ignores him because he is "not born," and because he has only been a few years allowed to write the prefix "von" before his name; and they have given him a rude nickname "General von Ungluck" (General Misfortune), but the few unprejudiced people belonging to the military clique in Berlin as well as the military attaches, have always recognized him as an officer of outstanding ability.

He is in many respects, however, an exception in the German officer corps, and should he prove unequal to his rising reputation, what would Germany do and to whom would she give the command of her army?

I am told that such veterans as General von Bernhardt and General von Pritwitz und Gaffron have been approached and asked if they would consent to place their sword, however rusty it may be, at the disposal of the Fatherland. Even the veteran Field Marshall von Haessler, who is 84, has been asked; and it seems probable that they will all accept any command that may be tendered them.—Literary Digest.

JUDGE URGES ENLISTMENT.

London, One., Nov. 2.—Mr. Justice Lennox, at the opening of the Fall Assizes here, urged the grand jurors and all present in the court room to further enlistment for the war by all means within their power. The European conflict he termed a righteous struggle, and counselled that Germany's resources be not underestimated.



LIEUT.-COL. J. E. CONHOE, Of Welland, Ont., who commands an infantry brigade of 3,000 men in the First Canadian Contingent now in England.

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Box 395, Prince Rupert, B. C.
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