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# The Daily News

PRINCE RUPERT

Northern and Central British Columbia's Newspaper

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VOL. XIII, NO. 76.

PRINCE RUPERT, B. C., FRIDAY, MARCH 31, 1922.

Yesterday's Circulation 1729.

Street Sales 504.

PRICE FIVE CENTS

## Irish Settlement Comes As Surprise FISH CATCH FOR MARCH EXCEEDS MILLION AND HALF POUNDS

### Lloyd George Scores Another Great Victory by Securing an Agreement from Irish Parties

LONDON, March 31.—An agreement designed to restore and promote peace in Ireland through co-operation between the Northern and Southern governments was signed last evening by representatives of both the Irish governments and countersigned by representatives of the British cabinet.

Right Hon. Winston Churchill, secretary of state for the colonies, announced that the agreement had been reached during the first day's conference between North and South Ireland. It was the most important agreement yet made, promising a definite step toward Irish peace. It deals chiefly with the employment question in the Belfast district and the reorganization of the police of that neighborhood.

#### FREE STATE BILL PASSES.

LONDON, March 31.—The Irish Free State Bill became law today when King George gave his assent to the measure. The House of Lords decided not to insist upon amendments it had adopted and an adjustment was reached between the two houses of parliament.

### B. C. MEMBERS ASK CHANGE IN DRUG ACT

OTTAWA, March 31.—Hon. H. S. Belland, minister of health, received a delegation of all the British Columbia members, who urged amendments to the Drug Act in order to cope with the traffic in British Columbia.

The matter will be placed before the cabinet by the minister.

### LABORITE WINS BIG MAJORITY

Banton Elected in East Leicester With Over 5,000 Votes to Good.

LONDON, March 31.—Labor scored another notable success yesterday in the riding of East Leicester, where a man named Banton was elected with a majority of over 5,000 over the coalition Liberal and with a straight Liberal also running.

### COMMISSIONER OF PALESTINE GOES OFF ON HOLIDAY

Sir Herbert Samuels Expects to Be Away From Duties for Two Months.

JERUSALEM, March 31.—Sir Herbert Samuels, high commissioner for Palestine, will leave for England in a few days to take his first holiday since he assumed office in July 1920. He expects to be away two months and while in England will confer with the British Government in regard to the future of Palestine.

### HAD BEST OF BOUT BUT LOST ON FOUL

Albert Lloyd of Australia Got Decision From Soldier Horace Jones.

LONDON, March 31.—Soldier Horace Jones, Canadian heavy-weight boxer lost to Albert Lloyd of Australia on a foul in the tenth round after having the best of the bout.

### JOE HOWE IS BACK FROM OLD COUNTRY

Joe Howe, of the Howe & McNulty Hardware Company, returned on last night's train from a four months' holiday trip to England. Mr. Howe states that in England at the present times are dull, as in the case in almost all parts of the world. His visit was confined to England and he did not go to either Scotland or Ireland.

### FROM FORT NORMAN

Ronald McKinnon Comes out with Dog Team—Travelling Was Slow.

EDMONTON, March 31.—Ronald McKinnon of the Imperial Oil Company's staff at Fort Norman, has arrived in the city bringing word that no startling developments have taken place in respect to oil since the last news came out, prior to the freeze-up. It is understood that very little work was accomplished by the men left at the oil drills, owing to the extreme weather and solidly frozen ground. The condition at the discovery well is the same as before; oil exists in the drilling, but the well cannot be classified as a gusher.

The winter in the north is reported to have been severe, and the travelling out by dog team was difficult due to the fact that the wind had thrown the ice flakes into hummocks prior to the freeze up. Over and around these obstructions the dogs had to make their way and in consequence travelling was slow between Fort Norman and Wrigley, where these conditions existed.

Mr. McKinnon left Norman on January 27th, and travelled the entire 1,200 miles to McMurray by dog team, relays of fresh dogs being secured at each post—a cold and costly journey.

Wada, the Japanese explorer was met with in the north, and was last seen by Mr. McKinnon at Fort Simpson, it being Mr. Wada's intention to leave for the "outside" immediately.

J. G. Brown, of Victoria, assistant to William Henderson, supervising architect of public works for the Dominion Government in British Columbia, arrived from the south on the Princess Mary this afternoon. Mr. Brown will be returning south on the Princess Beatrice tomorrow afternoon. He is a vocalist of note in the capital.

### COAL MINE STRIKE ON MIDNIGHT

Complete Tieup of Union Mines and Many Others to Join.

INDIANAPOLIS, March 31.—A complete tieup of the union coalfields in twenty states is predicted by officials of the United Mine Workers of America when the strike order goes into effect at midnight tonight. It is asserted that 100,000 non-union workers will also lay down their picks. President John L. Lewis said at least 600,000 at least would walk out.

### SMALL BOATS IN PORT WITH BIG QUANTITY FISH

Twenty-five Vesibs Market 221,000 Pounds Halibut at Today's Sale.

Twenty-five smaller fishing vessels marketed 221,000 pounds of halibut at the Fish Exchange today, making the biggest single day's receipts for the month. There were no large schooners in the list of arrivals, but these are expected in a very short time now. On account of the heavy arrivals, the price was down low today around the 10c and 12c mark for first-class fish.

The arrivals and sales were as follows:

Sentinel, 23,000 pounds, sold to the Booth Fisheries Canadian Co. at 10.6c and 1c.  
California, 12,000 pounds, and Lenor, 10,000 pounds, sold to the Pacific Fisheries at 10.8c and 1c.  
Nidaros, 11,000 pounds; Success, 7,000 pounds, sold to the Booth Fisheries Co. at 10.8c and 5c.

Hi Gill, 8,000 pounds, and National, 15,000 pounds, sold to the Sinclair Fisheries at 10.6c and 1c.  
Sherman, 18,000 pounds, and Defiance, 5,000 pounds, sold to the Royal Fish Co. at 10.8c and 5c.  
Star, 12,000 pounds; Pelican, 8,000 pounds, and Ethel June, 3,000 pounds, sold to the Canadian Fish and Gold Storage Co. at 11c and 5c.

Marguerite, 6,000 pounds; Fantasy F., 11,000 pounds, and Kinmount, 5,000 pounds, sold to the Sinclair Fisheries at 11.4c and 5c.  
W. & F., 11,000 pounds; Alliance, 6,000 pounds, and White Star, 6,000 pounds, sold to the Canadian Fish and Gold Storage Co. at 11.5c and 5c.

Margalite, 10,000 pounds; E. Lipsell, 16,000 pounds, and Mayflower, 5,000 pounds, sold to the A.G. Fisheries at 11.5c and 5c.  
Valid, 5,000 pounds, sold to the Sinclair Fisheries at 11.7c and 5c.  
Minnie V., 5,000 pounds, sold to the Royal Fish Co. at 12.2c and 5c.

Thelma H., 10,000 pounds, sold to the Canadian Fish and Gold Storage Co. at 10.5c and 5c.

### AIRSHIP LINE TO INDIA IS PROPOSED

LONDON, March 31.—An imperial airship line to India and Australia is proposed here and a committee has been appointed to deal with it.

### In Spite of Bad Weather on Fishing Banks March Halibut Catch is Bigger

In spite of adverse fishing conditions which prevailed on the halibut banks for one-half of the month of March, the amount of halibut landed at this port during the month totalled 1,692,000 pounds, an increase of nearly three times over the same month last year and an increase of over 200,000 pounds over the amount for February this year, which was 1,329,750 pounds. The highest price for the month was 17.7c and 7c and the lowest, 8c and 3c.

From March 5 to 20, weather on the fishing grounds was very stormy, and boats were compelled to come in with very small catches. This condition prevailing for such a time reduced the total considerably from what it might have been.

Present indications are that April should be a big month, for conditions are all favorable to good fishing. The weather is better, there is plenty of ice, bait and eels, and many of the larger boats, including the Canadian Fish and Gold Storage Company trawlers, are preparing to start out for the season. Seattle schooners are steadily arriving to take their share of the harvest of the deep on the northern banks. Many of these boats will market here.

### RESOLUTIONS BEFORE ASSOCIATED BOARDS OF TRADE YESTERDAY

One Read From Prince Rupert Asking for an Outlet to the Skeena by Road.

VICTORIA, March 31.—At yesterday's session of the convention of the associated boards of trade of British Columbia fourteen resolutions were read from various sections in regard to roads.

Prince George wishes an Edmonton-Vancouver road by way of Prince George. Prince Rupert wishes an outlet to the Skeena River. Prince George is also asking that the mail service be routed to Vancouver by way of Jasper on the C. N. R. instead of by way of Edmonton. These requests will be placed before the authorities.

### GOVERNMENT ASKED INVESTIGATE FUEL OIL AND B. C. PORTS

VICTORIA, March 31.—The Associated Boards of Trade passed resolutions asking the Federal Government to investigate the importation of fuel oil, fuller utilization of British Columbia port facilities, and administration of the Indian reserve lands and also to separate the department of fisheries in British Columbia under a federal deputy minister.

### FRED STORK ON 5 COMMITTEES

Member for Skeena Will Be Busy Man for Next Few Weeks at Ottawa.

Hansard reports of the proceedings of Parliament show that Fred Stork, member for Skeena is likely to be a very busy man during the next few weeks. His name appears on no less than five important committees of the House of Commons. He is a member of the committee on railways, canals and telegraph lines, one of the most important in the House and one which affects Prince Rupert very materially. In addition to that he is one of the private bills committee, banking and commerce, agriculture and colonization, mines and minerals. In each of these he will have an opportunity to serve the Skeena district.

### U. S. IS ASKED TO CO-OPERATE IN BIG FLIGHT

The Machine to Be Used by the Smith Brothers is a Viking Amphibian.

CALL ALASKAN POINTS.

WASHINGTON, March 31.—The British embassy here has requested the state department to have all proper facilities extended to Sir Ross Smith and Sir Keith Smith, the British aviators when they reach the United States on their attempted flight around the world.

The aviators plan to make stops at the Aleutian Islands and Unalaska after crossing from Siberia and they will then cross Canada to the Soo, swinging south to New York from there.

From New York the aviators plan to make their way up the Atlantic coast to Newfoundland and if the weather is good they will try to reach Ireland direct, otherwise they will fly to the Azores and up the coast of Portugal to the point of starting.

The machine used will be a Vickers Viking Amphibian plane which can be landed on either land or water, being provided with wheels which may be withdrawn into recesses in the hulls of the pontoons.

### BROKE INTO LIQUOR STORE

Thief Got About \$255 Worth of Spirits from Anyx Government Store.

ANYX, March 31.—The liquor store at Anyx was broken into in the early hours of Wednesday morning and a quantity of bottled goods was stolen. A pane of glass was taken out of the window and the entry was made thereby. The thieves turned out the watch-light and committed the robbery in the dark. It is estimated that about \$255 worth of the spirits, mostly Rye Whiskey and Rum were stolen. No arrests have been made so far.

### B. C. MEMBERS ON COMMITTEE

Will Deal with Pensions, Insurance and Re-establishment of Soldiers.

OTTAWA, March 31.—By unanimous consent Premier Mackenzie King was given permission by the House of Commons to move for the establishment of a special committee in respect to pensions, insurance and re-establishment of returned soldiers.

The British Columbia members on the committee include Clarke of Burrard, Humphrey of Kootenay West, Munro of the Fraser Valley, Stork of Skeena and Black of the Yukon.

### BIG HOTEL BURNED

Fire at Nassau, Bahama Islands, Causes Nearly Five Million Dollars Damage.

MIAMI, Fla., March 31.—The three hundred room Colonial Hotel at Nassau, Bahama Islands, was destroyed by a fire which for a time threatened the destruction of most of the city. The conflagration was controlled after it had caused damage running into a million pounds sterling.

Subscribe for the Daily News.

### SEVERAL PEOPLE IN IRELAND SHOT

Machine Guns Used in Street and a Bomb Was Thrown.

BELFAST, March 31.—A patrol of special police returning from duty were ambushed in Hill Street, Newry. Constable Allen was shot dead and Constable Waring was wounded. Other members of the patrol were fired upon by machine guns. Two more were shot and wounded in the streets of Belfast last night and a bomb was thrown but no one was injured by it.

### DISCUSS THE STRIKE IN CAPE BRETON

Mackenzie King Says Government Willing to Appoint Royal Commission.

OTTAWA, March 31.—The House devoted the entire day yesterday to discussion of the trouble in Cape Breton mines and the Premier announced that the Government was willing to revive the royal commission to arbitrate the difficulties. The Senate appointed a special committee to inquire into the matter.

### PROTEST AT PLACING ARMENIANS UNDER THE LEAGUE OF NATIONS

PARIS, March 31.—The Armenian delegation in Paris plans a protest tomorrow to the allied governments over the decision of the allied foreign ministers to place the Armenians under the protection of the League of Nations.

### THUNDERBOLT HIT CATHEDRAL

ROME, March 31.—A thunderbolt today demolished part of the Cathedral in the city of Nepi, 150 miles from Rome, while 2,000 parishioners were listening to a sermon. The impact created a panic but there were no victims.

### NOTICE.

Prince Rupert Rowing and Yacht Club Limited.

All launches will be moved to the Dry Dock during the construction of floats on Sunday, April 2.

A. McRAE, Secretary.

**THE DAILY NEWS**  
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 ceding publication. All advertising received subject to approval.  
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DAILY EDITION Friday, March 31, 1922.

**Two Government Docks on Coast.**

There are two government docks on the coast, either of which could dock the big freighters of the Canadian Government Merchant Marine. There is, however, only one government ship repair yard and that one is at Prince Rupert. While doubtless for a quick overhaul it sometimes would be advisable to dock a boat at Esquimalt, there seems no good reason why the government should not overhaul its own steamers at its own shipyard and dock them in its own floating dock.

It is expected that as a result of the visit of I. J. Tail, who was sent here by the government to make an inspection, a good deal of the government work will be done here. It is also expected that an effort will be made to operate steamers out of this port or to have them call here outbound. It seems the reasonable thing for them to do.

**Why Depose Mr. Bowser?**

Why should the Conservatives of British Columbia wish to depose W. J. Bowser from the position of leader of the party? He has for a number of years fought the battles of Conservatism while there was very little support for him in the country. He has faithfully opposed the Oliver Government in season and out of season and has stood out against all changes, good or bad. "Anything Liberal is bad" has been his slogan. Now at Vancouver some of the most optimistic of the Conservatives fancy they see victory in sight within a few years and they want to throw Mr. Bowser out on the dump heap and take another leader in his place.

According to the young Conservatives, Mr. Bowser has been too slow at bringing results. He is still groping around in the cold shades of opposition when he should have inspired the people of the province with sufficient confidence to make them oust the present administration at the last election. Even when there was a chance to effect a change at the by-elections, the magic power which was McBride's was found to be absent from the present leader. That is the claim.

As a matter of fact Mr. Bowser is not to blame for the present drear outlook from the Conservative point of view. He has achieved a good deal. He secured very close to an even split in the last general election and he is still the brainiest man and the best speaker the Conservatives have in sight. True, he has not always that magnetic power which thrills the people, but there is many a good leader who fails in that. It seems as if in political life as in every other walk of life we all want change, and not being able to secure a change of government, a change of leadership of the Conservative opposition is the next best change the opposition group sees.

**Protest Further Duty on Oil.**

There is an attempt being made by the coal owners of Vancouver Island to have a duty imposed on fuel oil so that there may be more sale for coal. While the increase in coal consumption would be a laudable ambition, it would seriously affect the port of Prince Rupert if the price of distillate were made prohibitive. As it is, the fishermen often fill their tanks at American ports, and any increase in duty would send most of them there. To have cheap fuel for internal combustion engines is the very life of this port.

The G. T. P. uses fuel oil for its engines on a large section of the railway. As long as the government does this it can hardly with consistency place an embargo on others who do the same.

It has been suggested that the Provincial Government might put a duty on oil, but everyone knows that is impossible. The Provincial Government has nothing to do with the matter. It is the Dominion that handles all matters pertaining to the customs and to import and export, although it seems the province has the right to place an embargo on export.

**OOLACHAN RUN ON NAAS RIVER IS DESCRIBED**

**Wonderful Scene Followed Arrival of Candle Fish in Early Days.**

The oolachan run on the Naas River has just commenced and the first of the "candle fish" have reached the local market. The oolachan season is a busy one on the Naas River and most of the natives engage in the fishing. A small proportion of the catch is sent to the cities for sale but the most of it is put up by the Indians in various forms for their own consumption.

The late Archdeacon W. H. Gollison wrote interestingly of the oolachan fishing in his famous book, "In the Wake of the War Canoe," as follows:

"For centuries the oolachan fishing on the tidal waters of the Naas River has attracted the Indians of the tribes from all quarters. From the interior, hundreds of miles distant, by the trail the Indians thronged thither carrying their effects on sleighs drawn by their dogs or by themselves, as they generally started early in the year while the snow was deep to reach the river in time for the fish, which usually arrive about the middle of the month of March. They brought with them also furs, the proceeds of their hunting expeditions, with which to pay the tribes resident on the river for the right to fish and also for the use of their nets and for shelter in their fishing lodges during the season.

**Fleets of Canoes.**  
 "Before the coming of the white men if a delay occurred in the arrival of the fish in the river many of the Indians, especially the older and weaker, died from the scarcity of food.

"The Coast Indians from far up in Alaska and from the south came in large fleets of canoes to catch the oolachan or to barter for the oil which is extracted from it, and from which the chief value to the Indians belongs. For just as the Eskimo must have their whale blubber and seal oil, so these Indians find a suitable substitute in this oolachan grease. Their dried salmon and halibut are eaten with it and the herring spawn and seaweed when boiled are mixed with a portion. Even the berries, crab-apples and cranberries are mixed freely with the oolachan grease when cooked and stored away for winter use. The oolachan, because of its richness in oil, was formerly known as the "candle fish" for, when partly dried, the Indians used it as a torch by night.

**First Arrivals.**  
 "As already stated, the first shoal of fish arrived about the middle of March. I have witnessed them followed into the mouth of the river by hundreds of seals, sea-lions, porpoises and fin-back whales, feasting both upon the oolachans and upon one another. So eager were they in the pursuit that the largest mammals almost grounded in the shallows, and when they discovered their position, they struggled, fought and bellowed in such a manner that they might have been heard for over two miles distant. None of the Indians would venture out in their canoes to attack them, so fierce was the fray.

"Prior to the arrival of the fish the river is a scene of desolation but with their arrival this scene changes. First there are the Indians with their boats or sleighs and then the sea gulls begin to arrive, filling the air in thousands of myriads until they appear as snowflakes filling the air. They are usually accompanied by numbers of the white headed eagle which wing a higher flight and circle around and round whilst the sea gulls feast.

**Fish through Ice.**  
 "The Indians prefer to fish on the ice, if there is any, because they can use their sleighs and dogs to advantage. Openings are made in the ice and the nets are sunk. The fish are thrown onto the ice or into the boat as the conditions may be. Should the ice have broken up and cleared out before the fishing commences, all the work is done in boats and canoes. Much of the fishing is done by night as the nets must be put down with every falling tide; then hundreds of lanterns are seen flit-

ting and flashing to and fro which with the shouting and hammering produce quite a busy scene. During the day the fish are taken to shore and heaped up in square or oblong bins three or four feet in depth.

**Tons of Fish.**  
 "Each household obtains from five to ten tons of fish and more, from which to extract the oil or grease after they have salted sufficient for future use and also a quantity to be sundried or smoked. To extract the grease the fish are boiled in large vats with sheet iron bottoms. The grease comes to the top and is skimmed off into chests made of red cedar. If the Indians would extract the grease while fresh it would be pure and white as lard, but, instead of doing this, they often let them lie in the bins until they are putrid.

"The sea gulls and seals consume a greater quantity of the fish than the Indians themselves. When the fresh fish become scarce, the Indian feast on both seals and sea gulls which are in good condition although savoring of the common dietary."

**The Man in the Moon SAYS:**

AN Englishman gives the following example of how the letter "H" is sometimes forgotten in England:

"It isn't the 'opping over the edges as 'urts the 'osse's 'ooofs, but it's the 'ammer, 'ammer, 'ammer on the 'ard, 'ard road."

IT is all very well for people to exclaim against married life but how many widows and widowers are there that do not marry again?

REAL thrift consists in a study of the newspaper advertisements to see where good values can be secured.

THE intoxication of love and the sobering influence of marriage are matters of fact not fiction.

NEVER park yourself in the

**AUCTION SALE EXTRAORDINARY**

Will start at 2:30 p.m. on Saturday the first of April and again in the evening at 7:30 o'clock. Everything in the store will be on sale, and you know Mr. Bulger carries a well assorted stock of real good quality merchandise. No doubt this announcement will come as a great surprise to many of you who know this high-class firm. Many will wonder why. We admit that it is customary to give several long reasons, but we choose to make no misstatement, and let it suffice to say that we need the money to finance our business and choose the quickest method to get it.

**TAKE A LOSS**

Mr. Bulger knows that his stock is too good for auction purposes, but he believes that you will appreciate that fact and bid accordingly. He knows that this sale will entail a great loss because of a sale by auction, yet it is better to do it this way because it is over quick and done with. Many other businesses will take the same loss, perhaps more, and spread it over a year or two. It takes nerve to sell what you have this way, but Mr. Bulger has the courage and will see it through and take his losses with a smile.

**GUARANTEED**

Mr. Bulger has secured the services of Mr. Horace Dorer to conduct the sale, and each and every article will be exactly as represented. He guarantees each article the same as if sold over the counter in the regular way. Everything is to be on sale and nothing is to be put away. You can come in, pick out anything you like and it will be immediately put up and sold to the highest bidder.

**NO RESERVE**

There will be no reserve save and except contract goods over which we have no control. Diamonds will not be put up unless they are started at half price. Mr. Horace Dorer is a practical man and knows what he is talking about. You have now a chance to learn many things about the jeweler's art. This sale will be conducted in a gentlemanly manner and the ladies are particularly invited.

**PRIZES FREE**

Another good feature. Should you wish to purchase something and not have the money with you to pay for same in full, you can pay a deposit and come back later and pay the balance. There will be three prizes given away free at each and every sale, and on the last and final sale we will give away a silver tea service absolutely free. No child can participate in the distribution of the prizes.

CHAIRS PROVIDED FOR THE LADIES

**JOHN BULGER**

Prince Rupert

**HORACE DORER in Charge**

Sales Daily 2:30 to 5:30 p.m.  
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**Job Lot of Heavy Ribbed All Wool UNDERWEAR**



**UNDERWEAR**

Bought direct from the manufacturer at a discount to clear

**\$1.00** per garment

**Martin O'Reilly**

**BAIT** Our frozen herring bait is conceded by fishermen to be the finest procurable at any Pacific Coast Port—and it is "Fishy." Price, \$30 per ton.  
**ICE** The best way of insuring a good quality trip is to have plenty of our hard frozen ice. Price, \$4 per ton.

**Outfits** Our well-equipped store can supply fishing gear, fishermen's clothing, groceries and provisions and hardware.

**NEW ENGLAND FISH Company**  
 Ketchikan, Alaska Branch

**DON'T TELL US YOUR SIZE, ASK US TO "FIT" YOU**  
 Sole Agents this city for George A. Slater

**"Invictus" Shoe** Present price—Men's **\$11.50**

**WEEK-END SPECIAL**  
 Broken lines, Men's Dress Shoes in black and brown, pair \$5.95  
 Women's Brown Kid Oxfords, high heel, pair..... 4.95

**FAMILY SHOE STORE**  
 Third Avenue (Operating Foot Comfort Service Department)

**ROYAL YEAST CAKES**  
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As a health builder, Royal Yeast is gaining in popularity every day. It is a food - not a medicine. It supplies the vitamins which the diet may lack. Royal Yeast is highly beneficial in cases where the system seems "run down". Royal Yeast is the richest known source of vitamins, and when taken into the system acts as a corrective agent. Royal Yeast Cakes are recommended for their purity and wholesomeness. It is the purest, the most convenient and economical yeast on the market.

Two to four Royal Yeast Cakes a day will work wonders. A full day's supply can easily be prepared at one time by using one glass luke warm water and teaspoon sugar to each yeast cake. Allow to stand over night in moderately warm room. In the morning stir well and pour off liquid. Place in refrigerator or other cool place and drink at intervals as desired throughout the day.

Send name and address for free booklet "Royal Yeast Cakes for Better Health."

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 Large Stock on hand. Prices very low.  
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 All White Help.







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\$12.50 per pair

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## MONEY TALKS AND M'CLYMONT

Interesting Address on Banking System by Member of the Rotary Club.

"Money" was the subject of an interesting address given by Thomas McClymont yesterday afternoon at the Rotary Club luncheon. The speaker made an interesting comparison between the American and Canadian banking systems to the advantage of the latter, and explained how the money was taken from one part of the country to another as it was required in the big basic industries.

In speaking of the money we use, Mr. McClymont said few of us realized just what the notes we handled meant. The British North America Act empowered the Canadian Government to issue paper currency up to \$30,000,000, but they must have 25 per cent. of gold back of it or securities guaranteed by the British Government. This had been exceeded, however, and today the issue of notes amounted to \$116,000,000 with the proper gold backing.

### Protection for Notes.

The individual banks also issued notes up to a sum not exceeding the paid-up capital. The holder of the notes becomes an involuntary creditor. If the bank failed, there was a guarantee fund drawn upon to settle the debt. This fund was formed by a levy of five per cent. upon all banks doing business in the Dominion. The guarantee was held by the Government, which redeemed all outstanding notes. The moment a bank failed the notes began to bear interest at five per cent. The guarantee fund protected the public and prevented demoralization of the credit of the country.

The person who deposited money in the savings bank became a voluntary creditor of the bank and depended on the assets of the bank, the double liability of the shareholders and other securities to protect him.

The speaker went on to say that many Canadians did not think the banks met the local situation and they compared in that respect unfavorably with the banks in the United States. In the United States there were national banks, state, county, city and small town banks. The First National Bank of New York was supposed to be the strongest banking institution in the world, even stronger than the Bank of England.

### Small Banks.

In the United States a bank could do business on a capital of \$25,000 and was independent of all other banks. In Canada we had what is known as the branch system or Scotch system. There were some branch banks in the States, but not many. In Canada there were between thirty and forty banks in all.

While local industries sometimes benefited more from the small private banks such as those in the States, chiefly because they would loan more freely than the branch banks, there were times when the larger institutions were an advantage. Sixteen years ago there was a tremendous panic and in the United States there were panics right and left and scores of small banks went to the wall. In Canada there were no such failures. The reason Canada rode the storm better than the people across the boundary was the stability of the banking system.

### Community Banks.

In the Dakotas a few years ago they established community banks. They had large crops and the prices were high. Then came the slump in prices and the price of wheat went down to such an extent that the banks went out of business.

These examples showed that the Canadian banking system was better than the one obtaining in the United States.

Telling of the methods used by the banks to distribute the money where it was needed most, Mr. McClymont said that in Eastern Canada the lumber was cut during the winter and taken to the rivers. As soon as the spring opened the logs were carried down stream to the mills and sold. During the winter much money was needed to carry the lumber crop, but as soon as it was marketed the money was liberated and came west to the prairies to help in putting in the crop and carrying the farmers until the grain crop was harvested. To market the grain crop the banks needed money and they were allowed to issue 15 per cent

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in



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more notes. Last year \$600,000,000 was issued for this purpose. There was a danger in the race of the banks to outstrip each other. There was a danger that a huge trust might be formed. As at present constituted, however, he felt sure the Canadian system was best.

Sometimes the banks were blamed for putting out money on call in New York when money was needed badly at home. The reason was that they must have a reserve fund to handle the business, and this money being realizable at call could be secured immediately. Set against the call loans, which amounted to \$88,000,000, was \$76,000,000 of foreign money in the Canadian banks, the balance in favor of New York being only \$12,000,000.

### LUNCHEON FOR USK LADIES IS GIVEN BY MRS. CHAS. DURHAM

USK, B. C., March 31.—Mrs. Charles Durham entertained the

usk ladies yesterday in honor of her daughter, Mrs. W. R. Adams. A dainty luncheon was served which was presided over by Mrs. Whitlow, assisted by Miss Vera Macdonnell and Miss Josephine Ekebert. A most enjoyable time was spent. The guests included Mesdames Wilder, Weir, O'Brien, Stewart, Weismiller, Bunn, Scully, Thoms, Lowrie, Skinner, McClary, Berge, and Misses Weatherhead, Keller, Macdonnell and Ekebert.

### LAND ACT.

Notice of Intention to Apply to Lease Land. In Queen Charlotte Islands Land District, according to District of Prince Rupert, and situated in front of Block "A" in Lot 655, Langara Island. Take notice Canadian Fish & Cold Storage Company Limited of Prince Rupert, B. C., occupation fish-dealers, intend to apply for permission to lease the following described lands commencing at a post planted one foot in a southwesterly direction from the northwesterly post of Indian Reserve No. 16, thence 150 feet more or less in a southwesterly direction to low water mark, thence 700 feet westerly along low water mark, thence 100 feet easterly along high water mark to point of commencement, thence 800 feet easterly along high water mark to point of commencement and containing two (2) acres or less. CANADIAN FISH & COLD STORAGE COMPANY LTD., Applicant. By Duncan Kennedy, Agent. Dated February 16, 1922.

Advertise in the Daily News.