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If we cannot do the job we are not afraid to say so

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THE coming of Peace means the beginning of a reconstruction period. Immense agricultural and manufacturing development is possible in Canada. The Bank of Hamilton takes its place as a purely Canadian financial institution, ready to support and encourage increased production along all legitimate lines.

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THE MUTUAL LIFE OF CANADA

MUTUALITY

A Principle---Not A Name

DURING the past five years, four large Capital Stock Life Insurance Companies have been "mutualized" making nine of the largest Life Insurance Companies in the world that are now OWNED ENTIRELY by policyholders and operated by them on the Mutual principle in FACT as well as THEORY.

This is an outstanding endorsement of the principle of Mutuality which is unquestionably the highest ideal in Life Insurance service, and the principle on which the Mutual Life of Canada was organized nearly a half century ago.

Five hundred healthy Canadian policy holders formed the nucleus on which the Mutual Life was organized in 1869 and their first premiums constituted the first assets of the Company. The premium income increased with the growth of the Company, and has proven more than sufficient for every necessity.

Mutuality avoids the introduction of outside Capital (Capital Stock) and assures to the policyholders absolute ownership and control of their Company, and renders impossible all conflict of interest as between Policyholders and Stockholders.

The late WM. McCABE, LL.B., F.I.A., an eminent insurance manager, wrote:—
"The mutual principle is the only one by which the participating members of a life insurance company can receive a full equivalent for their money. It gives insurance at net cost."

D. F. AIKEN
District Agent **SIMCOE**

Advertising Pays!
TRY IT!

A British Labor Leader

AT no previous time in British history has Labor played so prominent a part in elections as it is playing just now. Labor did a big "bit" toward winning the war, not only through its contributions to the army itself, but by its gigantic effort in the turning out of munitions. It is only natural that in the demands it is now making for social re-organizations it should have a surer sense of its dues than ever before. There is even a chance that should Mr. Lloyd George and his Coalition Cabinet not measure up to Labor's ideas of post-war reconstruction, they may find in Labor an opponent not lightly to be put off.

Among the "unknown quantities" in the Labor party may be reckoned Mr. Arthur Henderson. Before the war, and during its first two years, Henderson was regarded as a strong influence among the labor elements in the house and in the country. Even an important Tory journal said of him: "He is the representative of labor in all that is best, in the right and responsible sense of the term."

He was not the aggressive type of labor leader. He had been championed at the outset of his Parliamentary career by so discriminating a man as Lord Morley, and his course had been one of moderation and balance. So much so that he won the important distinction of being the first man not a university graduate to occupy the post of president of the Board of Education.

He was taken into the Asquith Coalition Cabinet as a representative of labor with a feeling that he would marshal the workers behind the Government in concentrating the nation's war effort. It was not till after he had paid a visit to Russia during the turbulent era of the first revolution that he developed "pacifist" tendencies that brought him into sharp conflict with the Government and with the Seamen's Union. Up to that time he had been a firm opponent of compromise or negotiation. He returned from Russia with the idea that the British Labor party should join in the proposed conference at Stockholm in which German Socialists were to participate.

He seemed to have become convinced that the struggle the Socialists were alleged to be making in Germany should be aided and that by this means the war could be most quickly brought to a successful termination. It was highly improbable, he told a meeting in East Ham in March last, that the war could be ended by a decisive Prussian military triumph. It might end by a process of exhaustion, but such a termination would be a disaster of the first magnitude for mankind. He dedicated himself for peace by conciliation.

His action in telling a British Labor conference that the Russian Government was desirous of having British labor participate in the Stockholm conference, when Lloyd George had just been told by Premier Kerensky that Russia was opposed to the conference, brought a sharp open rebuke from Lloyd George. Henderson, as a member of the British War Cabinet, ought to have known of Kerensky's communication. Lloyd George's reprimand was tantamount to an accusation of bad faith.

Henderson's resignation from the Cabinet was inevitable in his dual position as secretary of the Labor Party and member of the Ministry having already become anomalous.

From this time Henderson was stamped as a pacifist in the eyes of Great Britain. The British Seamen's Union refused to carry him to the cross to France with Camille Huysmans, the Belgian Socialist, last October, but the crew of the ship refused to sail with "pacifists and pro-Germans." Even the cab-driver he hailed at the dock declined to drive him to the station, and he had to carry his baggage himself.

Henderson has represented the Labor interests in Parliament since 1903. He was born in Glasgow in 1863, and served his apprenticeship as an ironmoulder at Robert Stephenson & Co.'s works at Newcastle. He showed aptitude for speaking and leadership early in his career, and became an official in his trade union. He was a member of the Newcastle City Council and Darlington Borough Council, becoming mayor of the latter municipality in 1903.

Henderson stands for the typical British virtues of thoroughness, steady application and a distaste for violent or revolutionary measures. He is an indefatigable worker, and devoid of pretense or ostentation. He is a total abstainer and a prominent member of the Wesleyan Methodist Church, in which he has been for many years an active lay preacher and a representative at the annual conference.

He was in marked contrast temperamentally with his Russian friend Kerensky and other European Socialists of less phlegmatic constitution at the Labor conference in London last June. Kerensky responded to the uproarious musical welcome accorded him in his own national fashion by abruptly bestowing a resounding kiss upon the astonished Labor leader. Henderson recoiled as if stung, nearly lost his glasses and blushed like a school girl.

"Now, Arthur, be a woman!" chorused his delighted fellow-Britishers, and "Arthur," recovering himself with difficulty, managed to summon a smile in time to save the situation.

The peace treaty ending the Franco-Prussian war of 1870 comprised only ten clauses, or articles.

OLD ESTATE SOLD.

Lord Aberdeen Ceased to Be Large Land Owner.

Although Lord Aberdeen is disposing of the greater part of the Haddo estate in Scotland, he is retaining the house itself and some thirteen thousand acres round about it. There has been a growing disposition on the part of ancestral families to cut down their responsibilities as landed proprietors, and this has fitted in conveniently with the desire of the magnates of commerce to take up large domains. In some cases, for example, that of Lord Crewe, there have been ownership of two or three seats with many thousands of acres in different counties. In that case Lord Crewe has preferred to limit his charge. One of the difficulties of sale lies in the entail that is usually associated with titles. Lord Aberdeen has to go through certain formalities, and his eldest son and his other son have both to execute deeds of renunciation in order to enable the conveyance to be made. Just now under recent Acts of Parliament the best fields for cultivation are being selected unhesitatingly by county authorities to provide holdings for ex-soldiers. It is believed that a big change will come over rural England through this development, although on this subject, as on every other, opinions are different. Nobody grudges the fighter the best possible plot of land provided only there is reasonable chance that he will be able to make good upon it. Experienced agriculturists, however, incline to the view that with the taxation burdens and other difficulties which attach to profitable cultivation in the old country, a good many men who are not practiced, but simply think they would like to live on the land, will find the business too hard for them. Much depends upon co-operation and on the incentive that in the course of years they may become owners. In Denmark the problem of small holdings has been solved on a free basis because the people stick to the land when once they have got it. There is a danger, although the land could be sold, that the small occupancies will become merged through the rich buying of the poor. The scheme of the Government provides for numerous alternatives—all designed to encourage the revival of peasant and yeoman farming in England and Scotland. Ireland, under her scheme of land laws, has had the opportunity long ago and has taken it up to a large extent.

Cannibals of Australia.

Lowest in the human scale of all existing peoples are the "black fellows" of Australia. They are rather monkeylike, with protruding jaws, wear no clothes whatever, have no habits and subsist from day to day on what they can pick up or kill.

In former days white settlers in the island continent hunted them down like wild beasts, regarding them as a kind of apes. Some excuse for this was found in the fact that they were hopelessly treacherous, chronic thieves and professed cannibals.

Prof. Karl Lumholtz, a Norwegian scientist, made a trip of exploration through their country, and it was a marvel that he got out alive. The natives whom he employed as helpers and baggage carriers, and whom he liberally paid with tobacco and pipes—they knew nothing of money—were constantly plotting to kill him.

One of them, named Mangoran, who looked more like a great ape than a man, and whose mouth extended almost from one ear to the other, would say, "Dr. Lumholtz, when he talked to me, he gripped widely and rubbed his belly, as if the sight of me made his mouth water."

He soon found that it was dangerous to allow one of the black fellows to walk behind him. To be liberal with them was a perilous mistake, for they attributed his generosity to fear, and went so far as to demand as gifts his weapons and the trousers he wore.

His chief protection came from their belief that he possessed supernatural power, and that he never slept. Also they were particularly afraid of his revolver, which they called the "baby of the gun," and which they thought could keep on shooting indefinitely.

Human flesh was the food they relished beyond anything else to eat. To get it, they were always ready to murder. For drinking cups they used skulls usually.

To celebrate events that merit rejoicing—such as for instance, the capture of human prey for killing and eating—they hold a "corroboree," the principal feature of which is a dance with singing. Their bodies painted in ghastly fashion, they caper about a huge bonfire, waving spears and firebrands.

The boomerang is their chief weapon. But the kind that returns to the thrower is used as a plaything. The boomerangs employed in the chase do not return.

British Orators.

Political observers say that the long-winded orator will get scant attention in this new House of Commons, and that the fifteen-minute speech-maker will be the man who will get the closest hearing. If this is so it is at least rather curious that this change should come at a time when the House has lost the compact speaker in its annals. No one could say so much in so short a time and so clearly as Mr. Asquith; his speeches were models of luminous compression. It has been remarked of Mr. Lloyd George that as he has ascended the slippery pole he has become less and less compact. He is apt to repeat himself in order to gain emphasis, and does not always attain his end. Mr. Bonar Law is not long-winded, but his speeches are sometimes untidy. On the other side, it has always been the besetting sin of the Labor leaders to talk too long, and often to use too long words. So that in this case it seems likely that private members will have to educate their leaders.

What Wonder that the Store is So Alive

When it is So Cool and the Goods are so much Better and you pay so much Less for them at Falls

All our Wool Sweaters for Children and Women are All Wool

And you may feel perfectly safe in buying them, they are all the season's newest styles—high neck—low neck and V neck. Plenty of different colors, two light Blues and Pink—Rose shades Tans and Browns—Dark Blues—Green and other shades.

All Wool Sweaters for women up to \$15.00
All Wool Sweaters for children up to \$10.50
All Wool Sweaters for girls up to \$6.50.

We do not know when we will have any more Tapestry Rugs—Not for some time at any rate—These are unusual values

Size 3x4 selling for \$29.50
Size 3x3 1-2 Selling for \$25.00
Size 3x3 selling for \$29.00
Size 3x2 1-2 selling for \$18.50.

A Humming Sale is going on in the Down Stairs Store, offering Savings of one quarter to one third on Graniteware, Kitchen Utensils and Household Supplies

Fresh White Skirts

The Styles are pretty and there are plenty to choose from White Haberdine, Pique, and Linen. Each \$3 to \$9.00.

If Everybody had a Fall Refrigerator Everybody would be safe

FIRST—if foremost—They Refrigerate!
SECOND—Though less essential—They're nice looking.
THIRD—and quite important—They are easily kept clean.
FOURTH—and no light matter—they cut down Ice Bills.
FIFTH—and worth considering—they wear splendidly.
SIXTH—you save \$3 to \$7 on city prices on a Refrigerator if you buy it at Falls!

You are going, and you need a Trunk, Suit Case or Hand Bag. At Falls' you will find a complete Luggage Store

Trunk Steamer, each \$6.00 to 12.50
Trunks Regular, each \$5.00 to 18.50
Suit Cases, each \$2.50 to 18.50
Hand Bags, each \$2.50 to 25.00

Please Note

Store closes Saturday night at 10 o'clock (New Time). This is the last season of new time for the Falls' Co.

Summer Week-end Trips, Holidays and Vacations are here and many girls enjoyment of them will be enhanced by having the right clothes, such as you will find on the Second Floor of Falls' Store.

This is a good week to Buy Bathing Suits for Women and Girls, they will be found on the 2nd Floor. For Men and Boys they are kept in the Men's Store, Main Floor.

Dimity Bed Spreads are Best for Summer, they are light weight and cool and are so easily laundered. A large consignment of Dimity is expected for Saturday's Business.

Linens that you will be proud to own in Falls Staple and Linen Department (you will find fine Linen Things that you will be Proud to own

Towels each \$5.00 to \$13.50
Table Cloths each \$6.98 to \$35.00
Napkins dozen \$9.50 to \$30.00.

H. S. FALLS
COMPANY, OF SIMCOE, LTD.