

CANADA SAVINGS DEPOSITS DROP Indicates Victory Loan Was Paid for at Date of Issue BROKE DISCOUNT MARK High Values of Farms' Output Increases Volume of Bank Credit

Montreal, Jan. 3.—Recent unofficial reports that bonds of the second Canadian Victory Loan were paid for in full at the time of subscription are apparently confirmed by the Government bank statement for November, just issued, which reveals a falling off of more than \$137,000,000 in the deposits of savings banks. This compares with a drop of \$55,000,000 on January 1, 1917, two months after the first Victory Loan was launched, but under the conditions of the first loan payment in full could not be made until the due date of the second installment.

The accounts of savings depositors increased steadily after that date, from month to month. When the second loan was issued payment of subscriptions in full was permitted before the subscription closed, and this is taken as a conclusive indication that the bonds were nearly all paid for at the time of subscription. The accounts of savings banks generally last November.

Big Increase in Discounts The November statement shows that current loans and discounts in Canada registered a record-breaking increase. An increase of \$50,000,000 in loans has been followed by one of \$73,000,000 in November, and for the first time in about two years current loans are now in excess of the savings deposits, on which they are largely based.

Reasons for these enormous increases in credit advanced by the banks to business are probably contained in the high value of the year's output of agricultural products and a slower process of marketing than a year ago.

The fact that the visible supply of wheat in Canada last week was 14,000,000 bushels, or more than 50 per cent higher than a year ago, although this year's crop was the smaller, is of possible significance in this connection. Circulation, like current loans, also advanced to a new high level.

Another unusual feature in the statement is an increase of close to \$12,000,000 in call loans in Canada.

Canadian Bank Resources Leading figures of the November return, with the changes from October, follow:

Table with columns: Nov. 1918, Change, Dec. 1918, Change. Rows include Circulation, Deposits, Loans, Discounts, Call loans, Specie, etc.

Peace Prospects Becoming Brighter Continued from Page One That radical measures must soon be taken against the Red peril. The Government proposal of a "barrier" around Russia is not regarded as adequate, and it is hoped here that one of the first questions discussed at the conference will be ways and means for a more energetic policy toward Russia. Strong as is the popular hostility to a "red" Russia, it is asserted that a force of volunteers, such as American and British—could be raised of sufficient strength to keep Bolshevism within bounds, if not to repress it completely.

The New Year editorials in the Paris press are in general a plea of rejoicing over the past year and hopeful confidence for the future. "1918 was a year of victory," it is asserted, "but a force of volunteers, such as American and British—could be raised of sufficient strength to keep Bolshevism within bounds, if not to repress it completely."

Socialists See Trouble The tone of the Socialist organs is a striking exception. "L'Humanite" says: "We cannot see any future, any hope of disquiet for the future. Platon and Clemenceau have just formulated publicly their conception of peace. It is in brutal contradiction to that of President Wilson. It was enough for the President to speak at the same time at Manchester to throw into relief the most tragic divergence. Do not let us deceive ourselves: there is no longer any unity of thought among the Allies; and in consequence, what has the Peace Conference in store for us? The political situation does not take this lament very seriously. The Socialists are embittered by the Premier's recent victory and their attempt to renounce the peace conference. The policy of Clemenceau and that of the President is in keeping with the Socialist campaign of the past six weeks.

Defeated though they have been, they will not renounce the hope of weakening the Government, to their solitary plea of supporting Wilson.

BRYAN URGES PEACE SERVICE Calls on Soldiers to Be Devoted Also in Civil Life Baltimore, Jan. 3.—(By A. P.)—This has taught the lesson that those who make the best citizens in time of peace make the best soldiers in time of war," said William Jennings Bryan last night in an address made here, in which he made a fervent appeal to the men in uniform to serve their country as well in peace as in war. He indicated that the same changes for service as in war, to be as brave in peace as in war, to consider a thing as right or not stop to think how many others are of the same opinion as you. No person can do anything unless he has the courage of his conviction. The man who is not ready to die for a cause is not worthy of living for it.

Whether this could be done if the results were back to competitive private management. The Case Cod Canal should contain under Federal control, he said.

BRITISH STATESMEN EXPECT FORMATION OF WORLD LEAGUE

Paris, Jan. 3.—After the close of the recent conferences and the public demonstrations attending President Wilson's visit to London, one of the foremost British statesmen summed up the situation by saying: "I would not think of having the Peace Congress close until it had established a league of nations as outlined by President Wilson, as the British nation has clearly shown that it expects that to be done."

It is understood that a special committee will be designated to formulate a plan for a society of nations, on which the French member will probably be Leon Bourgeois and the English member Lord Robert Cecil, both of whom are believed to have their projects well along toward completion.

Wants Railroad Test in Peace Time Rome Opens Its Arms to Wilson

Continued from Page One are disseminated story made as to what is the best ultimate solution and as to the extent to which reforms I have mentioned are in the interest of the American public, and as to the way in which those reforms can best be accomplished—in the interest of the American public—must be anxious to have a reasonable period of Federal control after the war under conditions contained to make for tranquility and single-mindedness upon the part of the Federal railroad organization. I do not mean that this would be desired in order to accomplish Government ownership.

Another reason for a longer test period, said the director general, is the desirability of having adequate information on valuation of railroad property, now being gathered by the Interstate Commerce Commission, before any law is passed in legislation providing a permanent solution of the railroad problem.

Lower Rates Now Possible Referring to the increase in freight and passenger rates six months ago, Mr. McAdoo said that it would be possible to lower rates if necessary even under private management to prevent serious losses, and said it should be possible to lower rates on material used in the construction of railroads.

Enforcement of rates of equal distribution of the rate burden over all railroads regardless of the fact that some roads are more profitable than others, and that some are more heavily used than others, is possible only under unified control, Mr. McAdoo urged as another argument for the five-year control.

Great improvements and extensions should be made in terminal facilities by enlargement and consolidation, said the director general. This he said, offers the greatest opportunity for reducing railroad costs and promoting public convenience in the future.

Government Lost \$120,000,000 Mr. McAdoo estimated the Government's loss in operating railroads this year at \$120,000,000. He pointed out the difference between the amount guaranteed to the roads as rental and the sums credited to the Government, which he said, the higher rates have been in effect the entire year, he estimated, the Government would have made a surplus of \$100,000,000 in 1918.

Police Reveal Little Information Little real information regarding the progress of the investigation of the explosion is being given out by the police. Bare hints of many theories have been numerous, but no details or facts to bear them out have found their way to light at police headquarters.

Hints of a mysterious influence which was blamed for the outrages, have not brought anything definite. It was said that this influence had used the I. W. W. as a tool for its ends. Police officials have taken an air of confidence that big developments could be expected before today, but so far as they will admit they have no evidence more than that from the right of the explosion.

The police, however, have continued with vigor their investigation of every angle of the case, and it is expected that something will lead to the real plotters.

Federal Theory Involves Gang Here Some Federal agents working on the case do not entirely agree with the police theory that the I. W. W. is responsible for the explosion.

Triumphal Procession From the frontier to Rome the journey of President Wilson was marked by a triumphal procession. Mountaineers and villagers swarmed from the hills and valleys to the railroad station to greet the President. The train passed to pay homage to America.

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The Presidential party caught its first glimpse of the snow-capped peaks of the Western Alps at breakfast time while the train was crawling slowly through the mountain passes.

Mrs. Margaret Wilson accompanied the President to Italy. Washington, Jan. 3.—President Wilson is expected in Brussels early this month, according to diplomatic advices today from France. The report says he will be accompanied by King Albert, and will stay at the former residence of Princess Clemantine, now wife of Prince Victor Napoleon. The King is planning to receive the President in the palace in honor of the President. Colonel House's secretary, Mr. Carvel, is said to have arranged for the trip during a four-day stay at the Belgian capital.

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The secretaries of the conference will be Felix Dzerzhinsky, of the Soviet Union, Switzerland, and Philippe Berthelot, of the French Foreign Office. It is said that the Allies will meet in the Hotel de Ville, Paris. The Peace Conference approaches, it is becoming clear that there must be much preliminary work done and many sectional conferences held before a general meeting of the delegates of all the credited Powers about the peace table will become possible. The American delegation is apparently convinced that the many complexities of the situation and the great number of Powers participating will render impossible the holding of general meetings in the immediate future.

ROMAN PRESS GLOWS WITH PRAISE OF U. S.

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Radical Literature Unearthed Informationary literature scattered by radical groups is blamed for much of the responsibility for the reign of terror. Cards found in the Revolutionary Laborer Club, Kensington avenue and Hart Lane, as well as in the Communist Club, are said to have been used in the preparation of the Red list that they have a right to kill and destroy property.

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THE LEADING HOUSES are always open and will furnish full information, rates, etc. Marjorie and William Hotel, The Wilshire Hotel, The Seaside Hotel, The Holmshurst Hotel, The Shelburne (Open Feb. 1)

Try Pineapple Jiffy-Jell Pineapple is a flavor which makes the perfect dessert to keep. We use half a ripe pineapple to make the flavor for one Jiffy-Jell dessert. So you get a wealth of delicious, delightful taste.

Jiffy-Jell comes ready sweetened. The bottle of flavor comes in the package. And it costs a trifle. One package makes instant dessert for six. There are 10 flavors, but try Pineapple and Loganberry to order them now.

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RESINOL will heal that disfiguring rash so you can wear this dress. "I know, because I have used it, and found that it stopped the smarting and itching when I made the first application, and in a short time the trouble was gone. I used Resinol Soap with it and it quickened the action of Resinol Ointment. You can get both from your drug-

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56TH ST. THEATRE—Below Spruce. "THE GREAT THING IN LIFE" RIVOLI 52D AND SANSON STS. "THE GREAT THING IN LIFE" STRAYER'S 807 CHESTNUT ST.

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