

NEED EIGHT MILLIONS MORE TO SOLVE HOUSING PROBLEM

J. A. Ellis, Director of the Bureau of Municipal Affairs, Makes Report to Ontario Government on Housing Work During Last Year.

(Toronto Globe)

Eight millions more will be needed if the requirements of Ontario municipalities are to be met in the matter of housing, says J. A. Ellis, director of the Bureau of Municipal Affairs, in his report to the government on housing for last year. The government has not yet announced its policy on the housing question. All the money from the dominion plus what the province provided has been appropriated to Ontario municipalities. No money is being promised just now to others.

Mr. Ellis' report gives in detail the work accomplished and shows that ninety-nine municipalities during the year passed by-laws and proceeded with housing under the act. James Gowan, the chief architect, in his report speaks of the improved planning of the houses and makes several suggestions. He advocates letting men build their own homes as far as possible, stating that it increases their interest in the house and in the scheme.

High Cost of Production

Mr. Ellis points out that since the act was passed the cost of construction has greatly increased, and taking an average for the province, is at least twenty-five per cent. greater than it was in March, 1919. This, he states, has added difficulty to obtaining the most desirable results.

"The cost of constructing houses is now, taking an average all over the province, about 125 per cent. greater than it was before the war," continued Mr. Ellis in his report. "In Great Britain the increase is nearly 800 per cent. Lumber has so greatly increased here that we have arrived at the stage where the cost of erection of a house of solid brick is not a great deal in excess of one of frame construction." In view of the fact that there is no doubt which house is the better, Mr. Ellis recommends the erection of houses of solid construction, especially where the comparative small increase in monthly payments can be readily met.

Big Shortage of Small Houses

He points out that during the war few small houses were built, with the result that there is a great shortage in the urban centres. "My estimate of the shortage is at least 20,000," he says.

"There are now ninety-nine municipalities which have passed by-laws under the provisions of the act, and appointed housing commissions. Sixty-eight municipalities have constructed houses. All contemplate construction on a larger scale in 1920," Mr. Ellis notes that Toronto did not adopt the provisions of the Ontario Housing Act, but carried on with a scheme financed by the city itself.

The report says that Ontario's share of the dominion appropriation was \$5,232,000, in which the province informally agreed to add \$2,000,000. The total amount appropriated to municipalities in 1919 was \$7,232,000. Of this \$5,125,000 was appropriated to seventeen cities, \$8,040,000 to thirty-five towns, \$78,000 to sixteen villages, and \$12,000 to eleven townships.

"If all the requirements of the various municipalities for 1920 are met, about \$8,000,000 more will have to be appropriated in addition to the \$10,025,000 already appropriated," says the report.

Loans Total \$3,677,947

"The total loans approved for houses erected in 1919 is \$3,677,947. Of this \$1,717,747 was to be loaned to seventeen cities, \$1,811,897 to thirty-five towns, \$286,000 to sixteen villages, and \$307,429 to seven townships. Loans amounting to \$415,640 have been approved for houses which are not yet erected.

"The total amount actually paid by the province on account of such loans

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LOWER PRICES PROBABLE, SAYS BANK REVIEW

Effect of Situation in Exchange and Decline in Exports

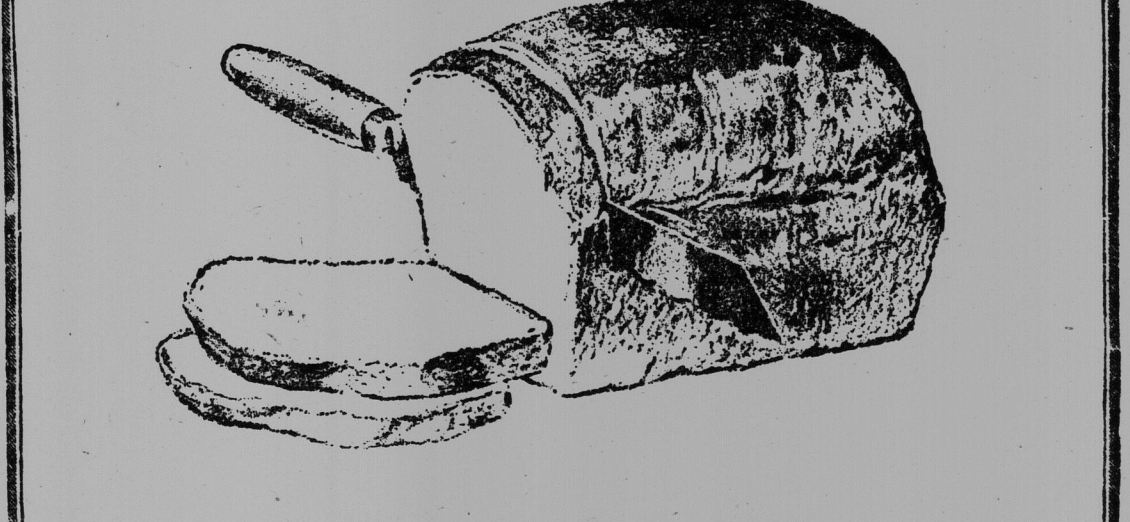
Not Radical Price Drop, Says National Bank of Commerce, But a Gradual Readjustment.

Lower prices for commodities are probable as a result of contraction of domestic consumption and a decline in exports due to unfavorable European rates, it is declared by the National Bank of Commerce in New York in the March issue of its magazine, Commerce Monthly. The bank expresses the opinion, however, that these influences will not bring on a radical price drop, but that there will be a gradual readjustment.

"From June, 1919, until January, 1920," Commerce Monthly says, "the domestic demand for goods for immediate consumption, and the demand from abroad, domestic purchasing power has represented to an undiminished extent the expenditure of funds which should have been set aside as capital, and production has not expanded as rapidly as consumption. Europe has given evidence of unlimited demand on credit, but it has neither restricted its purchases to commodities for use in productive activity, nor shown evidence of vigorous efforts to expand production in order to liquidate its indebtedness. To correct this situation, conservation of credit both for domestic and foreign transactions became an absolute necessity some weeks ago, and the effects of the steps taken to secure it will doubtless become evident in the near future.

The wholesale trade in many lines reports retailers as buying with caution, and manufacturers in those lines which produce goods of those classes which are meeting with a similar uncertainty. In other words, it now seems probable that there is a definite limit to the demand of the public at present prices. Conditions in the export trade are even more difficult. The discount on European exchanges in this market has now reached a point where a curtailment of our export trade is taking place. Buying orders are being cancelled, and ships are leaving by shoddy in ballast. The contraction of domestic consumption, and the decline in exports will probably be reflected in lower prices. Moderate price reductions and price stabilization are a desirable and indeed, an inevitable result of the steps which have been taken gradually to bring commerce and industry to that same productive basis which is the only foundation for permanent prosperity."

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BOYS STARTED CAR; COMPANY MUST PAY

Tramways Company Is Condemned to Pay \$277 for Street Accident.

Montreal, March 16.—The Montreal Tramways Company must pay \$277 damages to the heirs of Dame Laura Collier, who was injured when a car started before she was aboard.

Mr. Justice Guerin in Supreme Court rendered judgment. The conductor of the car was helping her at the corner of Victoria and York street when a school-boy pulled the bell-rope and the car started. The plaintiff fell. The accident happened in February 12, 1917, and she died, not from the results of the fall, in November 1918, before her case came to trial, but after she had fully recovered.

The judge found that in the presence

gas works of the country, and, as the annual yield of petrol from those sources is respectively 34,000,000 and 30,000,000 gallons, a total supply of 114,000,000 gallons of petrol and alcohol thus would be made possible against the present estimated demand for motor spirit of 16,000,000 gallons.

Experiments indicated that the ethylene could be removed from gas by charcoal or sulphuric acid. Commercially the process would involve sythical dilution and concentration of the acid. The novelty of the process is said to lie not in the choice of the absorbent, but in the manipulation to effect economy in those operations.

By that process it is claimed that cheap alcohol can be made from coal, and the loss in caloric value of the gas through the abstraction of ethylene can be made good easily by other constituents.

of boys of twelve and fifteen years of age on platforms of cars, and their pranks tendencies it was incumbent upon the conductor to take every precaution.

Moreover, there was nothing to prevent the company from enforcing a by-law to prevent riding on platforms. In addition there was fault in locating the bell-rope, where any one might give the signal controlling the car.

Monocetacidester of salicylic acid is the chemical name. The Germans Named It "ASPIRIN" Canadians Call It ACETOPHEN

TRADE POSITION OF UNITED KINGDOM

Notwithstanding the heavy discount in the pound sterling in this and in some other markets, the trade position of the United Kingdom has shown such consistent improvement during 1919 that, if American exports are to be maintained on a satisfactory level, Americans must be prepared to meet in friendly rivalry a vigorous British competition in every buying market of the world, is the conclusion drawn as the result of an analysis of the situation in the March issue of Commerce Monthly, published by the National Bank of Commerce in New York.

The evidence of this betterment of the British trade position, is pointed out, is a drop of from \$284,000,000 in 1918 to \$269,000,000 in 1919 in Great Britain's adverse balance of trade. The great recuperative power shown is due to the fact that the war has not deprived the United Kingdom of her geographical advantage or of the accumulated knowledge and experience of centuries of international trade. Besides, board of trade estimates cited indicate that more than two-thirds of the so-called "adverse balance" was met in 1919 by "invisible ex-

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INDUSTRIAL ALCOHOL MADE FROM COAL

According to the American Chamber of Commerce in London, a new method for the extraction of coke oven gas and its conversion into alcohol is being conducted in certain iron and steel works in Britain. Research work, says the chamber, shows a yield of 1.8 gallons of alcohol to a ton of coal carbonized. Assuming that method to be applied with success, say, 14,000,000 tons of coal carbonized in by-product ovens in Britain, a total yield of about 25,000,000 gallons of alcohol would result.

A further supply of 27,000,000 gallons would likewise be forthcoming from the

MUTT AND JEFF—JEFF GÓT THE CHICKS SORTED OUT SORT OF CLEVERLY