

To the Electors of the City of St. Catharines

LADIES AND GENTLEMEN—

Having been honored by your generous confidence during the present year, I have tried faithfully and impartially to discharge my trust. I have given devoted service, hard study to civic finance and to municipal law and administration. In appealing for your support again I feel it my duty to briefly review outstanding questions, giving facts, proposed solutions and policies. I commend the statements made below to your earnest consideration:

CIVIC FINANCES

From now till 1926, St. Catharines is carrying the peak load of debenture debt. Out of a total gross debt of \$3,611,923, we have to pay in the next six years the large sum of \$1,552,124, made up as follows:

Year of Maturing Debenture	Total Debenture	Maturity
1919	\$ 6,144.91
1920	37,967.95
1921	115,924.29
1922	143,275.28
1923	275,494.84
1924	186,737.89
1925	189,321.47
1926	532,672.48

The law permits the city to borrow only to the extent of 12 1/2 per cent. on the last revised assessment roll. It also prevents us from exceeding 25 mills for general purposes. Our rate now is 24.15, so that we only have .85 to go before we reach the limit. These facts are what create the temporary embarrassment in respect to our borrowing power. Cautious management and economy would soon overcome the difficulty. These things must be practiced, however, to keep the credit of the municipality up to its present high standard. St. Catharines has ample assets. Its bonds are good and its standing high, but the next four or five years, by virtue of peculiar circumstances, will have to be the period of self-sacrifice and patience. Only the most necessary local improvements should be carried out in my judgment in 1920 and 1921.

RAILWAY DEVELOPMENT

Believing the people are entitled to and can secure at an early date vastly improved railway facilities, my policy would be to have a strong and active committee chosen from the new Council to prosecute negotiations with both the Dominion Government, now controlling the N. S. & T., and the Hydro Commission. The Hydro-radial line from Port Credit to St. Catharines cannot be completed, nor operated for two or three years till more power is available by the completion of the Chippawa canal-scheme. In the meantime we should get a north end belt line, a new terminal station, and a short line to Merriton, universal transfers and other betterments. In securing these improvements the best possible bargain should be made to protect the city's interests and the people would be given a chance to vote on any proposition before it became effective. This year's Council is on record asking the Hydro Commission to take over the N. S. & T. This effort I endorsed and would encourage in every way, while also pressing for urgently needed extensions in St. Catharines. It is only by providing transportation facilities, switches, sidings to factory sites, etc., that the city can be built up industrially. By extending the area of assessment in this way the corporation's finances would be rehabilitated.

FUNDS FOR NEW COLLEGIATE

With the margin of borrowing power reduced to such a low point for the next year at least, I have pondered a good deal over how the large sum necessary to build a new Collegiate can be raised without increasing the present tax rate or the assessment on the majority of homes.

After considerable study, the Treasurer and I have thought of two ways it may be done. Space does not permit of much explanation, but one means is through a purchase of old St. Catharines bonds, now held in England, and approximating \$400,000, thus increasing our borrowing power to this extent; the other is by asking the Legislature to suspend till 1926 (when one and a quarter million of our debenture debt will have been paid off) any sum required to be issued to build the new Collegiate. The former scheme is preferable and I believe could be carried out. Both proposals are sound and feasible so far as we can ascertain. Neither would be the adoption of the doubtful expedient of borrowing against interest and sinking funds.

ATTENTION TO RETURNED MEN

My attitude towards all returned men and their dependents would be to give them every consideration and assistance so far as the city's resources and the best principles of re-establishment would permit. The City Council at its meeting on Monday recommended to the new Council of 1920 the payment of a reasonable sum as insurance to those who were not protected by insurance during the war. This money may be raised either by a levy of taxes, if the margin will permit, or by debenture issue. Probably the latter method will have to be adopted. In the granting of positions in municipal service returned men should be given the preference where qualifications and other conditions are fairly adequate. This has been the policy which I have endeavored to carry out this year.

INDUSTRIAL DEVELOPMENT.

Immediate industrial development, by the location here of industries, the erection of many more working-men's homes, and increased railway facilities for the working population, is the one foremost means of increasing the revenue for the civic treasury. The appointment of a salaried industrial commissioner with a vigorous policy endorsed by the Council may be found advisable.

PUBLIC LAVATORIES

Much enquiry and effort has been made by the Council of this and other years with a view to providing one or more public lavatories. I believe such accommodation is needed, and if money can be found by the council of 1920, I would strongly recommend that the citizens be given this modern convenience. Any delay to date has been due almost entirely to financial considerations.

COMPLETION OF SEWERS

In my calculations, to arrive at the borrowing power available for next year, I allowed for the city's portion of all local improvements undertaken this present year. In other words, the total amount chargeable against the borrowing power was included among all other debenture debts in my table.

This means that any public work such as sewers undertaken in 1919, or for which contracts have been let, may be completed. The money is provided in my estimate.

As a candidate for re-election to the office of Mayor, I am not the nominee of any party or organization or creed. I ask your suffrage solely on my record and on my will to give the best that is in me toward helping to tide over an unusually exacting period and in providing ways and means of building a larger and better St. Catharines.

Wishing you all a Happy and Prosperous New Year.

Yours faithfully,

J. M. ELSON

Two or More Persons May Use the One Account

The "joint account" is a very popular feature of The Bank of Nova Scotia service. Each person may deposit or withdraw independently. Interest quickly accrues, and with two saving, the growth of the account is more rapid and pleasing.

Husband and wife—brother and sister—father and son, or others, are enabled to save systematically by this means.

THE BANK OF NOVA SCOTIA

V. D. MACLEOD
Manager St. Catharines Branch

As we go to press the weather has every indication of holding as it is for New Year's Day.

To the Electors of St. Catharines:

In placing myself before you for Aldermanic honors, I wish for your support on the following grounds:

Construction of the Hydro Radial lines in which St. Catharines is so vitally interested will be before the Council. I am opposed to the granting of a 17 year franchise to the N. S. and T. R. Economy consistent with progress in the expenditure of the City's money.

I believe in prompt steps being taken to secure new industries. This would be a means of increasing our population and our assessment, thereby lowering our tax rate.

I am in favor of the best school accommodation that can be provided under existing financial conditions.

If the above policy appeals to you make sure that your interests be safe guarded by voting for

John Francis Beattie

TAXING BUSINESS PROFITS

Policy of Government in This Respect Is Open For Renewal.

OTTAWA, Ont., Dec. 31.—Today the Business Profits War Tax Act will expire and the question will arise of its renewal or its discontinuance. During the four years the tax has been in force it has provided the major share of receipts from war taxes, including the present year, returns for which are not yet available, the estimated yield of the tax since its inception is in the neighborhood of one hundred million dollars.

The Government's policy in regard to continuance or discontinuance of the tax is not likely to be announced before the budget speech. Then, if considered advisable (as has been done before), the tax can be renewed. The suggestion is made that, instead of renewing the business profits tax, the Government might make provision under the income tax for further taxation of corporations.

THOUSANDS WITHOUT WORK SAYS WINNIPEG OFFICIALS

WINNIPEG, Dec. 31.—With less than three hundred positions available, there are about 1,300 of whom 720 are returned soldiers, seeking employment in Winnipeg, according to a statement made to-day by unemployment officials. They said there is plenty of work for laborers and men with trades, but there is a decided shortage of clerical and office jobs.

LABOR IS REFUSED PASSPORTS TO RUSSIA

LONDON, Dec. 31.—The Parliamentary Committee of the Trades Union Congress to-day applied for passports for a delegation of the Congress to visit Soviet Russia,

WHEN YOU WAKE UP DRINK GLASS OF HOT WATER

Wash the poisons and toxins from system before putting more food into stomach.

Says inside-bathing makes anyone look and feel clean, sweet and refreshed.

To feel as fine as the proverbial fiddle, we must keep the liver washed clean, almost every morning, to prevent its sponge-like pores from clogging with indigestible material, sour bile and poisonous toxins, says a noted physician.

If you get headaches, it's your liver. If you catch cold easily, it's your liver. If you wake up with a bad taste, furred tongue, nasty breath or stomach becomes rancid, it's your liver. Sallow skin, muddy complexion, watery eyes all denote liver uncleanness. Your liver is the most important, also the most abused and neglected organ of the body. Few know its function or how to release the dammed-up body waste, bile and toxins. Most folks resort to violent calomel, which is a dangerous, salivating chemical which can only be used occasionally because it accumulates in the tissues, also attacks the bones.

Every man and woman, sick or well, should drink each morning before breakfast a glass of hot water with a teaspoonful of limestone phosphate in it, to wash from the liver and bowels the previous day's indigestible material, the poisons, sour bile, and toxins; thus cleansing, sweetening and freshening the entire alimentary canal before putting more food into the stomach.

Limestone phosphate does not restrict the diet like calomel, because it can not salivate, for it is harmless and you can eat anything afterwards. It is inexpensive and almost tasteless, and any pharmacist will sell you a quarter pound, which is sufficient for a demonstration of how hot water and limestone phosphate cleans, stimulates and freshens the liver, keeping you feeling fit day in and day out.

There to investigate prevailing conditions. The Government replied that it could not grant passports to a country with which it had no diplomatic relations.

MILLION AND HALF GERMANS KILLED

BERLIN, Dec. 31.—Official statistics made public today, places the number of Germans killed in battle at 1,500,000. These figures do not include those who died in the prison camps.

PRINCE BEGINS TOUR TO INDIA MARCH 1

LONDON, Dec. 31.—The Prince of Wales starts his journey to New Zealand and Australia and India on March 1st. He will be away until Christmas.

PARTY CAUCUS WILL CHOOSE HOUSE LEADER

OTTAWA, Dec. 31.—While no official statement has yet been made by Sir Robert Borden naming an Acting Premier during his absence, it is expected that Sir George Foster will be the Acting Premier at least until the opening of the House, and then a House Leader will be chosen by a caucus of the Unionist members.

FINES HOTELKEEPER \$1000 FOR BREACH OF O. T. A.

KITCHENER, Dec. 31.—Joseph Zuber, proprietor of the Walper House was fined \$1,000 in the Police Court today on a charge of violating the Ontario Temperance Act. He was defended by J. Haverson, C. of Toronto. Counsel intimated that an appeal would be entered against the verdict.

LEFT \$5,000,000 BUT DID NOT MAKE WILL

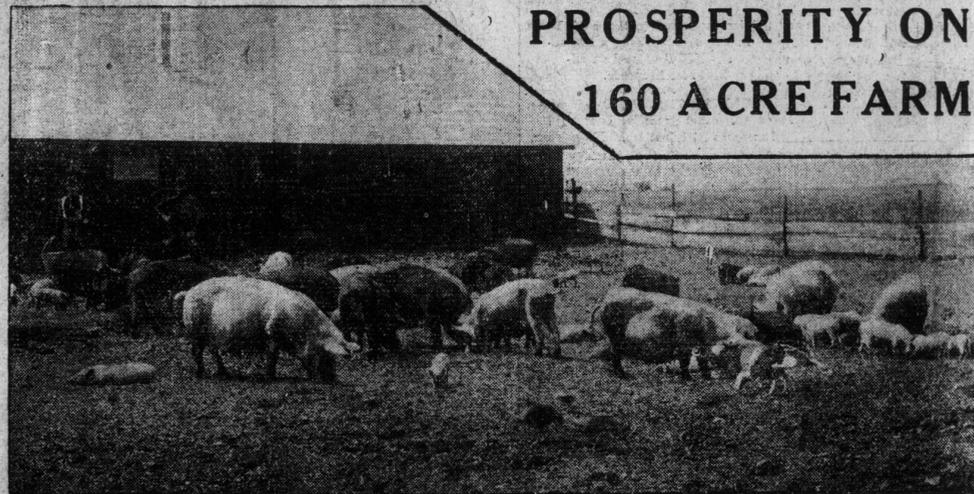
NEW YORK, Dec. 31.—The fact that he had more than \$5,000,000 on the credit side of his bank account evidently was not known until the death of William D. Van Vleck, who died December 1 at his home in Montclair, N. J. He failed to make a will, and to-

day Charles E. Van Vleck, his brother, has filed a petition asking that he be named administrator. Kenneth B. Van Vleck, a nephew, has filed a caveat, holding up the brother's petition.

The brother names as heirs-at-law himself, another brother, Joseph Van Vleck, jun., and the nephew.

ADVERTISE IN THE JOURNAL

PROSPERITY ON 160 ACRE FARM



Raising Hogs on a Western Farm.

Can a man farm and make money on 160 acres of non-irrigated land in Western Canada? D. E. Baldwin, of Kingsland, answers "Yes," and he is speaking from experience. Before coming to Saskatchewan in 1906, and taking up his homestead in the Kingsland district, tributary to the thriving city of Saskatoon, he had pioneered in four states of the Union, his parents moving from Ohio, where he was born, to Iowa, when he was a small child. Later he homesteaded in Nebraska, near David City, and was a pioneer settler in the State of Kansas, where he lived sixteen years, and Oklahoma, where he homesteaded in 1895. After about ten years in Oklahoma, he came to the Canadian West and began again on a homestead in 1906.

Here he has prospered, though he has never farmed more than 160 acres of land, and he has constantly refused the advice of his neighbors to increase the size of his farm. He believes he can get more real living out of 160 on a smaller farm. His policy is "always to run his business, and not let it run him." He is finding the operation of what in Western Canada is called a small farm both a pleasure and a profit to him. Probably his previous pioneering experience helped him to form this opinion.

How he farms a quarter section and gets more money out of it than many a farmer with three or four times as large an acreage, he told a representative of the North-West

Farmer, of Winnipeg, recently. "I never went into grain farming, but made my money out of cattle, hogs, horses and potatoes. I follow the rotation of barley, wheat and oats without any summer fallow whatever. I fall plow for all my grain crops and plow it again in the spring which, in addition to plenty of manure, has made the summer fallow absolutely unnecessary for me to practice. Instead of sowing rye on a separate piece of land, I intend to henceforth sow it with the oat crop when the oats are two inches high. This, I understand, has been tried in Manitoba and has been successful in certain parts. All the grain is used for stock purposes, and it is from that source that my revenue must be made to come."

"The summer feed for my sixteen head of cattle is sixty acres of pasture, and in the fall they run on the stubble and winter rye, which is usually sown about the first of August. During the winter they run out in the day time and are stabled at night, feeding on straw, hay, sheep oats, and usually a few turnips. In the spring, winter rye offers early pasture, which they use until May 1st, at which time they are taken off and the rye allowed to ripen to be cut for crop.

"My hog proposition is operated on a ten-acre hog lot, surrounded by woven wire twenty-six inches high, above which are three barb wires. I usually plan on raising two litters a

year, one litter coming in April, and one in September, and find that ten acres of pasture for five Duroc sows and their litters is sufficient to make a great reduction in the cost of rearing hogs, in fact, furnishing all the pasture they want to eat. The pasture consists of brome grass, a little alfalfa, oats and wheat mixed and rape. I have tried barley, but find it kills out much easier than oats and wheat. The brome grass is good in the spring and the early fall. The rape is usually sown in April, and they run in this hog pasture, furnishing good summer feed. The hog proposition is a simple one. They get oats and barley chop with more barley than oats towards fattening time, and they run in this hog pasture, having access to whichever pasture they prefer, there being no cross fences. The housing is simple and cheap, but has proven better than any elaborate hog house I could put up. It consists of eight posts put in the ground to form a rectangle eight by eight feet with a frame arranged over the top and straw threshed over the entire frame work. A pig run three feet wide extends out a considerable distance from this pen, over which straw is also placed. This shelter will winter from thirty to sixty hogs. A short distance away I have a hog feeding house, twelve feet by twelve feet, in which the hogs are fed in winter."

He has a good income from potatoes. With this crop he has always

been successful in obtaining large yields. He plants six acres to potatoes every season and he has always had a crop of from 300 to 625 bushels to the acre. For all of his surplus he has found a ready market at never less than sixty cents a bushel, while he has received as high as \$2.50 a bushel.

His 160 acres are divided into sixty acres of pasture, ten acres of a pig lot, five acres for house, barn and hedges, and eighty-five acres in crops, consisting of thirty-five acres of oats, twenty-five acres of barley, nine acres of rye, and six of potatoes. Surrounding his buildings is quite an extensive hedge consisting of twenty rows of trees. The varieties are fox elders, ash, cottonwood, willow, caragana and evergreens, planted four feet each way. With the exception of the evergreens, they are now from eight to twenty-four feet in height, forming a fine protection which the owner would not part with for a great deal of money.

It is not difficult to figure that Mr. Baldwin is deriving a very satisfactory income from his 160 acre farm. Since the day that he arrived in Saskatchewan, practically penniless, in 1896, he has broken the whole of his land, fenced his farm, built a \$4,000 house and a substantial barn and has acquired a fine herd of cattle, besides horses, hogs, and poultry, and is considered among his neighbors as a prosperous farmer.