Annexation of More Territory Would Solve High Rents Problem

Board of Trade's Special Committee Reports on Reasons for High Cost of Living—Local Lack of Competition in Supplying of Food Keeps Prices Up—Tax Reform, Extension of Radials, Public Wharfs Would Be Beneficial.

Many radical and necessary reforms were advocated by the board of trade's "high cost of living" report, which was read by Prof. M. A. Mackenzie at the luncheon at the St. Charles yesterday.

When the committee was appointed it was understood that the members should proceed with their task without political bias, but come to any specific conclusion which would not necessarily have to be adopted in a petition to parliament or any other body in the hope of obtaining reforms.

They declare that the cost of living in Canada has increased by a greater ratio than in the British Isles; also that it entails a greater expenditure to reside in Toronto than to live in the provincial cities and towns.

The Gold Production.

The reasons for such rises in the cost of living are given in the report. The committee state that the increased production of gold during the past twenty years has exceeded the increased production of commodities. This is magnified by economy in the use of gold by financiers and the subsequent increase of credit money. In other words, the shortage of food supply and the excess of money has decreased the latter's purchasing power, thus the price of commodities has risen.

Lack of competition is given as another reason and one specific case is noted. The report states that Toronto commission merchants engaged in the fruit and vegetable trade have secured a monopoly of this trade on account of the insufficient facilities for the transfer and sale of such perishable goods. These men are at liberty to charge almost what they like. More markets are advocated. Corporation of producers is extensively quoted as a means for eliminating this grievance.

Four resolutions have been formed out of the data given in the report, which will be discussed at the next luncheon, which takes place on Wednesday, Nov. 27.

Radial Facilities Poor.

Lack of proper radial facilities is roundly scored, and some members state that a reduction of the cost of living will never be brought about until this question is settled.

The discrimination against improvements is yet another cause for the increase in prices. It is pointed out that so long as a man is allowed to hold land until it increases in value, without a cent of cost in the shape of taxes being levied, so long will certain property holders be able to hold up the rents. One solution offered is that the city should go ahead and annex all the outlying lands possible and assess it as improved city lands. This will soon solve the housing question.

Laxity on the part of the Dominion Government is also a cause for considerable inconvenience to Toronto, with its consequent boost of prices, and the advisability of constructing a public wharf is urged.

Parcels post, too, would be the means of doing away with many grievances, and would to some extent facilitate a down-turn in commodity prices.

The main causes of the increase in the cost of living are as follows:

Continued for 20 Years.

(1) The great increase in the production of gold which has continued now for twenty years. Moreover, the effect of this increase has been magnified by economy in the use of gold on the part of bankers and other manufacturers of credit money, who have succeeded in increasing the volume of credit money in proportion to the gold basis on which it rests. The world's stock of money has thus increased more rapidly than the world's stock of commodities, which are measured in terms of this money—in other words, the price of commodities has risen.

(2) The enormous sums expended every year by the great nations of the world in preparation for war. This unproductive expenditure has now reached a height undreamed of a generation ago, and it is still mounting, drawing away every year millions of men and billions of dollars, which would otherwise be employed in the production of commodities of value.

(3) A third cause which has especially affected the increased cost of food is to be found in the migration citywards, which has been taking place nearly all over the civilized world. Modern cities have been made more and more attractive in comparison with the monotony and isolation of the farm. This is particularly true of the newer cities of North and South America, Australia and New Zealand. Moreover, the adoption of the principle of protection by the food exporting countries has greatly increased in such countries this movement citywards, and has, in North America for example, developed great manufacturing industries in the cities, largely at the expense of the country districts—even in a fertile province like Ontario land has been actually going out of cultivation during the past few years.

Central Crop Prices.

"One cause operating in Canada, as a whole, which permits the prices of foodstuffs to be higher in Canadian cities than in London, is the tax levied on imports of food from abroad and paid of course by the Canadian consumer," continues the report. "This tax was intended to protect the Canadian farmer in times of Canadian scarcity and to be inoperative in times of Canadian plenty, but the development of the packing and canning industries, coupled with the growth of cold storage facilities, has made it possible today for a group of men to entirely control the prices at which our farmers must sell certain products—nearly all the possible buyers being in the group—and also to maintain the price at which the consumer must buy the same products up to the level of the foreign price plus freight plus duty. We all know how high are the prices of domestic fruits and vegetables, while imported tropical fruits upon which there is no duty are said to be as cheap in Toronto as in any other city outside the tropics. IT WAS NEVER INTENDED THAT A TAX IMPOSED TO PROTECT THE FARMERS SHOULD BE USED BY DEALERS TO CORNER DOMESTIC PRODUCE. If Argentine beef, New Zealand mutton, and Australian butter, for example, had free access to Canada, no one could doubt that the prices of these commodities would at once drop to about the London level, and it is pretty certain that the Canadian producer would on the average get at least as much as he is getting now. That this tax on the importation of food has resulted in raising the price of food to all who live within the taxed area is now clearly seen by the industrial classes of Germany and of Austria, and is apparently becoming obvious even in the United States. In these countries manufacturers and municipal councils are JOINING FORCES WITH THE ARTISANS IN DEMANDING THE REMOVAL OF THE TAX ON FOODSTUFFS.

Causes in Toronto.

"The causes which make for higher prices in Toronto as against the smaller places are:

"(1) The apparent disappearance here of any competition in some of the businesses connected with the collection and distribution of food products which businesses appear to have fallen into the hands of a few powerful allied interests. Milk is a good example. We pay 9c a quart for milk which cannot compare in quality with the 6c milk of the small town a few miles away. Your committee have been informed that the association of Toronto commission merchants engaged in the fruit and vegetable business have secured exclusive control of the only Toronto market for the wholesale trade, and thus by eliminating competition are in a position where they can dictate terms to both producer and consumer. Men engaged in raising fruit and vegetables for city consumption report that they have found the conditions here so intolerable as to force them either to seek for other markets or to go out of the business.

"It is not probable that any relief can be obtained by municipal or government interference. The history of nearly all attempts at such interference with existing commercial conditions is not a hopeful record. The privileged corporations can afford and do employ the best brains available and are usually better served even by their legal advisers than is the municipality or government which attempts to coerce them. As a rule our economic troubles arise not from the want of, but from an excess of official regulations.

A Better Remedy.

"A better remedy would appear to lie in the hands of the growers of fruit and vegetables themselves, who appear to have completely lost control of the selling end of their own business. Ireland today affords a splendid object lesson in this matter. Ten years ago the small Irish farmer was absolutely at the mercy of the middleman, who kept the prices at which they bought as low as they liked, and maintained the prices to the city dealer as high as they dared. Today these small Irish farmers are learning the trick of combination, so as to control the selling end of their own business, with the result that the farmer is getting better prices for his produce and the city dweller is paying less for the same. A still better example of the effects of combination is perhaps to be found in Denmark, where the farmer does not lose control of his butter or bacon until it is sold on the London market. The produce may go thru several hands, but these hands are all agents or servants of the combination of producers.

Too Many Retail Shops.

"(2) While there is no evidence of any combination in Toronto among the small retail dealers, for the purpose of keeping up the prices of food, and the small dealer seems barely able to make a living in the keen competition to which he is subjected, yet the unnecessarily large number of retail places of business makes for inefficiency, and adds to the cost of distribution. For example, a hundred well equipped and well placed stores could probably do the whole city business in groceries, and do it cheaper than the present multitude of small stores; but to limit the number of grocers would at once enable the favored few to combine and raise prices. In order to secure the advantages of the large store for the customer, and not for the storekeeper, numerous co-operative societies have been formed in the old country, where the members divide among themselves the profits of the business, after the payment of salaries to managers and employes. In 1908, the last year for which complete figures are available, the co-operative societies of the United Kingdom numbered about 3000, and had aggregate sales amounting to $565,500,000, on which there was a net profit of $55,000,000, for division among the members. But in the United Kingdom the railways and other public carriers, including the postoffice, upon the services of which these societies had to depend to obtain supplies, appear to be in reality the servants of the people, which is not exactly the role that our own public carriers assume in Canada.

Poor Shipping Facilities.

"(3) The very poor shipping facilities which are available for produce coming into Toronto. To begin with, our navigation laws appear to have been drawn up with the idea of injuring American shipping rather than with the idea of serving Canadian shippers, certainly not with the idea of serving Canadian consignees. Also, we have no public wharf in Toronto. The railways are thus almost freed from the competition of water-borne freight into the city. Moreover, we have no parcel post service, so that the express companies, that is to say, the railway companies again, can, and do, make us pay dividends on stock that has been shown to be largely water. It seems to be the universal opinion of shippers and consignees that in spite of—perhaps it is because of—the monopoly these railways enjoy, they do not give proper facilities for bringing produce into the city. It would be difficult to overestimate the advantages of a parcel post service such as is maintained thruout Europe, even in Russia, whereby produce could reach the consumer directly from the farmer. The small charge necessary for such service would at once put a limit to the profits of the middlemen and would compel the express companies to meet the competition of the postal service.

Need of Markets Here.

"(4) The absence of a market or markets where the people might secure food supplies at minimum cost. These markets are a real benefit to those who live in our smaller cities and towns and could be made so in Toronto provided that the fees charged for stalls were reduced to a minimum, that access by street car or railway line was made easy and that the roads converging upon the city were put into and kept in a proper state of repair. The South American City of Montevideo, about the same size as Toronto, recently established an absolutely free market for food supplies. This was done in an effort to bring down the cost of living, and the experiment has been a great success according to the report of the local U. S. consul, who was asked by his government to investigate the matter.

Rents Here Too High.

"(5) The very high rents prevailing in Toronto, which rents must, of course, be added to the price of their goods by the shopkeeper. These abnormal rents are one inevitable consequence of our method of taxation, which may be equitable in a stationary community, but which makes it profitable in a rapidly growing city to hold land for a rise in value, but renders it expensive to improve the land by putting buildings upon it. The penalty imposed by this system upon all improvements is, of course, transferred by the landlord to his tenant and by him passed on to his customers.

Not Blaming Anyone.

"The committee," says the report, "wish it to be distinctly understood that they have no intention of casting blame upon any individual, or upon any group of individuals. Until our present standard, under which every man strives to do the best he can for himself, has been replaced by the ideal standard of public service, each of us will naturally buy as cheaply as he can and sell as dearly as he can, and if any among us are buying and selling at excessive profits they may deserve our envy, but not our abuse—for what trader would not do the same if he could? A chance to make excessive profits may sometimes come thru the apathy or incapacity of those with whom we are dealing, or it may come thru some municipal or governmental regulation which, without being intended to do so, results in the restraint of free competition. It is quite useless for us merely to deplore a condition of affairs, and worse than useless to abuse men who have taken advantage of the situation for which our own apathy or folly may be responsible."

A Talk on the House Fly.

Dr. Connell will lecture on "The House Fly, Its Habits and Its Possibilities As a Carrier of Disease," on Friday, Nov. 15, at 8 p.m., in the theatre of the Normal School. The public are cordially invited.

Berlin Pastor for Woodstock

BERLIN, Ont., Nov. 12.—(Special.)—Rev. H. W. Crews, for the past fifteen months pastor of Trinity Methodist Church, has accepted a call to the Central Methodist Church, Woodstock. He assumes the new pastorate in June next, and will leave with the good wishes of his congregation.

Resolutions Based on Report

PUBLIC MARKETS.

Resolved that greater efforts should be made by Toronto and by neighboring municipalities to increase the efficiency of the roads, whether of public highways or the radial railways, so that greater facility may be given to the local markets, thereby extending their operations.

ASSESSMENT.

Resolved that, having regard to the increase in certain localities, and at certain periods in the value of land, it is expedient that municipalities should be allowed some measure of local option in the levying of taxes upon the land rather than upon the improvements thereon.

PUBLIC WHARF.

Resolved that the Toronto Board of Harbor Commissioners be strongly urged to do whatever is in their power, and to secure action on behalf of the Dominion Government, if necessary, to assist in the establishing of a public wharf.

PARCELS POST.

Resolved, that the conference committee of one hundred of the board of trade of the City of Toronto request that the council of the board urge that the Dominion Government consider establishing a good parcel post, limited no doubt at the first to the more populous localities, but extended as experience may warrant.

HEAR CANDIDATES AT MASS MEETING

Citizens' Municipal Improvement Association Will Hire Massey Hall Before the Municipal Elections.

A mass meeting in Massey Hall, before which those running for municipal honors may speak for short periods, will be held this December if the suggestion made by the Citizens' Municipal Improvement Association to its executive Tuesday night is acted upon.

Last night's meeting of the new association was attended by between 30 and 40 of Toronto's business men, with the newly-elected president, John A. Macdonald in the chair.

The above mentioned suggestion was first put in the form of a motion as one emans for theass ociation to improve the Toronto council. By hearing the various candidates speak it is thought that electors can size up those they will support.

Schemes for the enlargement of the membership list were discussed. Some were for circularizing, others for personal canvass and some for newspaper advertising. No definite arrangement was made however.

The appointed committee returned the twenty-seven names of the executive committee, representing men from each part of the city.

Korean Missions Prosper Amid Unrest

Rev. Dr. McKay, Presbyterian foreign mission secretary, has received a letter from Rev. D. A. Macdonald of Korea.

The letter states that owing to the rivalry of the Chinese and Japanese settlers in Korea, the communities are in a condition of unrest. The three Canadian Presbyterian missionaries, however, are having encouraging results of their work.

Rev. A. E. Armstrong, associate secretary, stated to The World that the Japanese embassy at Washington had been asked by the American mission boards to take up the case of a number of Korean converts to Christianity, who have been sentenced to terms of imprisonment on false charges of sedition.

SPLIT INTO CAMPS ON DIVORCE ISSUE

NEW YORK, Nov. 13.—(Can. Press.)—A cable to The Herald from London says: England is dividing into two bitterly hostile camps over the report of the Royal Divorce Commission. The supporters of the minority report hold that the easier and cheaper divorce recommended by the majority will have a demoralizing effect upon the home and the moral life of the country.

There is unanimous endorsement of the provisions that the two sexes shall be on equal footing as regards divorce, but the supporters of the minority insist that otherwise the grounds for divorce be not extended, and they object to the recommendation that cases be heard in camera and the details not published until the trials are ended.

LADY EVELYN SOON TO WED.

LONDON, Nov. 13.—(C.A.P.)—Lady Evelyn, daughter of Earl Grey, will be married to Lawrence, eldest son of Sir Lawrence Jones, at St. Margaret's, Westminster, Nov. 23.

The American ambassador lends his Dorchester house for the reception. Archdeacon Wilberforce will officiate. Mollie and Elizabeth Grey, Lady Howick's little daughters will be flower girls, and Pamela Dawnay and Vera and Mary Grenfell will be bridesmaids.

IF YOUR EYES hurt, it's necessary to have glasses. If those you have don't just suit, you had better get others. We want to fit you, make your eyes see better.

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$1,000 REWARD

For information that will lead to the discovery or whereabouts of the person or persons suffering from Nervous Debility, Fits, Skin Disease, Blood Poison, Genito Urinary Troubles, and Chronic or Special Complaints that cannot be cured at The Ontario Medical Institute, 263-265 Yonge Street, Toronto.

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We challenge the confidence of the most skeptical with the unsurpassed quality of precious stones we are now offering, and, quality and size being equal, we guarantee to save you money.

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THURSDAY, NOVEMBER 14, 1912.

TORONTO WORLD'S Proverb Contest $5,000 IN PRIZES

Began Oct. 3rd. Last Picture Dec. 16th

NO. 43 PICTURE Represents the Following Proverb:

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Name .....

No. ..... Street

City or Town .....

DO NOT SEND IN ANSWERS UNTIL AFTER LAST PICTURE IS PUBLISHED.

Pictures need not be sent in with the answers.

What Well-Known English Proverb Does This Picture Represent?

TORONTO WORLD'S PROVERB PICTURE NO. 43

The World's Book of English Proverbs Solves the Pictures Correctly

THE Toronto World's Book of English Proverbs will prove of great assistance to contestants in the Proverb Contest. It contains several thousand commonly used and well-known English Proverbs, including all of the correct ones to be selected to the series of proverb illustrations. The book is well printed and neatly bound, the Proverbs being alphabetically arranged and classified for quick reference. Its use to contestants in arriving at the correct Proverb answers, together with the proper spelling, wording and punctuation, will prove indispensable. The price of the book is Fifty Cents, at the office of The World. By mail, two cents extra.

MAIL ORDERS SHOULD BE ADDRESSED TO THE CONTEST MANAGER THE TORONTO WORLD, TORONTO, CANADA

List of Prizes Aggregating More Than $5,000 in Value

1ST PRIZE—$2250 NEW OLYMPIC 1913 MODEL, FIVE-PASSENGER JACKSON TOURING CAR, with all the latest attachments, fully equipped. Purchased from the Jackson Car Company of Ontario, Limited, 338 High Park avenue.

2ND PRIZE — $750 BLUNDALL PLAYER-PIANO, Louis XV. style, with fifteen Music Rolls and Bench. Purchased from The Blundall Piano Company, 144 Spadina avenue.

3RD PRIZE—$350 R. F. WILKS UPRIGHT PIANO, in beautiful walnut case. Purchased from R. F. Wilks, 11-13 Bloor street east.

4TH PRIZE—$300 BURNETT UPRIGHT PIANO, in mahogany. Purchased from the Burnett Piano Company, 276 Yonge street.

5TH PRIZE—$265 INDIAN MOTORCYCLE. Purchased from The Toronto Motorcycle Company, 384 Spadina avenue.

6TH PRIZE—$265 EXCELSIOR AUTOCYCLE. Purchased from Percy A. McBride, 343 Yonge street.

7TH PRIZE—$250 NINE-PIECE DINING-ROOM SUITE, in fumed oak. Purchased from L. Yolles, Furniture, 363-365 West Queen street.

8TH PRIZE — $225 SIX-PIECE BEDROOM SUITE, in full mahogany. Purchased from S. Leunter, 401-405 West Queen street.

9TH PRIZE — $150 GENUINE SOLITAIRE DIAMOND RING. Purchased from Ellis Bros., Diamonds, 108 Yonge street.

10TH PRIZE—$100 FOUR-PIECE LIBRARY SUITE, in fumed oak, pigskin leather upholstered. Purchased from L. Yolles, 363-365 West Queen street.

11TH PRIZE — $100 GENUINE SOLITAIRE DIAMOND RING. Purchased from Ellis Bros., Diamonds, 108 Yonge street.

12TH PRIZE — $50 DIAMOND CLUSTER RING. Purchased from Ellis Bros., Diamonds.

13TH TO 17TH PRIZES—$50—LEATHER TRAVELING BAGS, at $10 each. Purchased from Pink Trunk & Bag Co., 149 West Queen street.

18TH TO 42ND PRIZES—$62.50—L. E. WATERMAN IDEAL FOUNTAIN PENS, $2.50 each.

ADDITIONAL PRIZES TO BE ANNOUNCED LATER.

Entry to Contest May Be Made at Any Time

Have Your Newsdealer Begin to Serve You With a Copy of The Daily and Sunday World Every Day From Now On.

Back numbers of the Proverb Pictures and their Coupon Blanks may be had at the office of The World, or by mail. The price is 1 cent for the Daily and 5 cents for the Sunday. Where back numbers are ordered by mail 1 cent additional for every ten numbers must be remitted for postage. All of the back numbers from October 3rd to date will be mailed prepaid to any address in Canada upon receipt of 72 cents.

RULES GOVERNING THE CONTEST

The Toronto World Proverb Contest is a test of skill and diligence, designed to encourage thought and research on the part of the young and provide a pleasant mental diversion for everyone.

Every day, for a period of seventy-five (75) days, there will appear in The Toronto Daily and Sunday World, an illustration, cartoon or other representation of a commonly used and well-known English proverb.

The Toronto Daily World will award PRIZES AGGREGATING OVER $5000 IN VALUE to readers of The Daily and Sunday World who send in the correct or nearest correct answers to the entire series of illustrations. The first proverb picture was published in The Daily World, Thursday, Oct. 3. The last will be published on Dec. 16.

The correct answers, to serve as a basis of awards, are being selected according to their common use by the Contest Manager and three representatives of The Daily and Sunday World, and will shortly be placed under seal in a Safety Deposit Vault.

This list of correct answers will remain under seal until called for by the judges, whose names will be announced in due course, and who will have full control of the examination of the answers and awarding of the prizes.

The correct answers are included in The Toronto World's Book of English Proverbs, which is published as a guide and reference for contestants' use in the contest.

To compete for the prizes, contestants need only to supply the proverbs represented by the illustrations that will appear daily, and send in their answers, at the close of the contest, according to the rules. The person sending in the correct or nearest correct list of answers to the entire series of seventy-five (75) illustrations will be awarded the first prize. The person sending in the second nearest correct list of answers will receive the second prize, etc., etc. Entry may be made any time before the contest is entirely closed. Rules follow:

1. The Toronto World's Proverb Contest is open to all readers of The Daily and Sunday World in Canada, except employes of The Daily and Sunday World and members of their families. Anyone not excepted as above mentioned may enter the contest by simply becoming a regular reader of The Toronto Daily and Sunday World.

2. Contestants must write the Proverbs represented by the illustration upon the coupon provided therefor and which will appear on Page 2 of The Daily and Sunday World every day during the Contest. Answers may be written with pen, pencil, or typewriter, and arranged in any manner to suit the contestant.

3. Each picture represents only one proverb. Where a contestant is not certain as to the correct proverb represented, they will be permitted to send five (5) answers (not more) to each proverb illustration. If the correct answer is given, the correct answers will not count against a contestant.

4. Only one answer may be written upon a single coupon. Entry coupons must be used for additional answers, and all coupons of the same number must be kept together in making up the set.

5. Different members of a family may compete in the contest, but only one prize will be awarded to any one family or household, and only one set of answers will be accepted from any individual contestant.

6. Answers must not be sent in until the last proverb illustration has been printed. After the last picture has been printed, contestants must arrange their coupons in numerical order, fasten them securely together and deliver or mail them in a neat flat package (not folded or rolled), plainly addressed to the Contest Manager, The Toronto World, Toronto, Canada, within the time specified in the following rule.

7. The time of receiving answers will have no effect upon the awarding of the prizes with this exception: All answers must be delivered at the Office of The Toronto World or bear postmark of mailing of not later than midnight, December 23, 1912, twelve days after the last or 75th picture is published.

8. The prizes will be awarded to readers sending in the correct or nearest correct set of answers to the entire series of seventy-five (75) Toronto Daily and Sunday World Proverb illustrations.

9. In the event of a tie between two (2) or more persons, the contestant sending in the nearest correct list of answers with the least number of coupons will be declared the winner. Where two (2) or more contestants submit the same number of correct answers upon the same number of coupons the value of the prize or prizes thus tied for will be equally divided among those tying.

10. In making the awards, the judging committee, whose names will be announced in due course, will take into account the similarity and exact wording of the proverb answers as selected by the Contest Manager and three representatives of The Daily and Sunday World, and as contained in The Toronto World's Book of English Proverbs; spelling, wording, punctuation, and the correct construction of the proverbs are the essentials that will be graded.

11. Where a set of answers is securely fastened together the contestant will be permitted to stamp (with rubber stamp) or abbreviate his or her name on the space allotted for same, and omit the full address from the greater majority of the blanks, PROVIDED THAT SUCH FULL NAME AND FULL POST OFFICE ADDRESS is plainly and distinctly written upon the FIRST SIX and LAST SIX BLANKS of the set.

12. In sending in the answers at the close of the contest it is important that contestants seal all packages containing answers, and if mailed, contestants should exercise great care to see that postage is fully prepaid at the rate, one cent per ounce, or fraction thereof, in Toronto, and two (2) cents per ounce, or fraction thereof, outside of Toronto, as The Toronto World is not bound to pay postage due on any set of answers.

All communications or letters of enquiry concerning the Proverb Contest must be addressed to the Contest Manager, Toronto World, Toronto, Canada.