LATE DONATIONS TO BIG CAMPAIGN

British Red Cross Headquarters Almost Deserted, But Money Still Comes.

GIVING OUT RECEIPTS

Everyone Who Gave a Dollar or More Will Receive Acknowledgment.

Reminding one of Moore's immortal lines descriptive of the deserted banquet hall, are the late headquarters of the British Red Cross campaign, from which "the lights are fled, the garlands dead," and all but the few who are taking in the last cheques and picking up the last remnants of debris are departed. The old Palmer House which served the purpose so well during the past two weeks is now almost deserted. Subscriptions still continue to come in and some of the clerical staff are still busy. Receipts are going out to every subscriber who gave a dollar or more over the counter or in any other way in which the name might be recorded. The official receipt bears the name of the president, B. E. Walker, and conveys acknowledgment as follows: "It is with sincere gratitude that we acknowledge your subscription, for —— to the British Red Cross appeal, 1917. No words of ours are suited for such a subject, as after all we are simply the medium between you and the boys at the front."

A cheque for $500 from Mrs. Hoover of Cleveland, Ohio, was handed to the women's committee, members of which are still struggling with church collections. Colonel Dinnick's office at 23 Jordan street is also still receiving calls over the telephone and is engaged in other aftermath activities.

Late Donations.

Among late subscriptions are: The Everett B. Clark Seed Co., Milford, Conn., $50; J. J. Collins, 200 Fern avenue, Toronto, $5; Taylor Coal and Coke Co., 819 Hickox Bld., Cleveland, Ohio, $100; F. K. Moore, 726 Hickox Bld., Cleveland, Ohio, $100; United States Sanitary Mfgr. Co., 1701 Arnott Bldg., Pittsburg, $100; Mutual Chemical Co. of Canada, 55 John street, New York, $250; William Wallace, 1 Dundee avenue, Toronto, $10; Dr. W. H. Nichols, 23 Broad street, New York, $500; A. M. Wynee, 27 Albertus avenue, $15; Ignition Repairing and Supply Co., Ltd., 475 Spadina avenue, Toronto, $10; Elizabeth Le Pan, Toronto, no address, $10; W. P. Petry, Toronto, no address, $100; Jos. M. Vaughan, c.o. R. C. Vaughan and Son, Toronto, $10; J. Coudon, Canadian Ornamental Iron Co., $1; A. J. W. McMichael, 40 Huntley street, Toronto, $5; Mrs. A. E. Johnston, 386 Palmerston Blvd., $10; Nichols Chemical Co., Ltd., Toronto, $500; Clifford E. Blackburn, 1041 Davenport road, $44.50; Wm. B. Kennedy, 106 Marion street, Toronto, $100; A. Overholt and Co., Pittsburg, Pa., $50; Custodis Can. Chimney Co., Ltd., 95 Nassau street, New York, N.Y., $100; The Park Drop Forge Co., Cleveland, Ohio., $250; Overseas Club, Toronto, $50; Kingan and Co., Indianapolis, $500; Illinois Iron and Bolt Co., Carpentersville, Illinois, $200; H. Stainton, Ltd., 44 Vaughan road, $5; Simpson Avenue Methodist Church, Simpson avenue and Howland road, $5; W. S. Thompson, 57 Queen's Park, $5; Robt. Jamieson, 154 Rose avenue, $1; St. Aidan's Church collection, $2; The Garvin Machine Co., Sprink and Varick streets, New York, $250; Jas. Murray, no address, $5.02; Brighton Laundry, Ltd., Toronto, $10; Aermotor Co., 12th and Rochwell streets, Chicago, Ill $500; Mrs. J. Haire, 1210 West Bloor street, $5; A friend, no address, $3; employes Ocean Blend Tea Co., $13.60; Miss F. Paterson, 856 Yonge street, $2; James Douglas, 99 John street, New York, $500.

TOTAL STILL UNKNOWN

Full Reports for British Red Cross Campaign in Ontario Are Not Yet Available.

An official report of the total contribution of the province to the British Red Cross fund has not yet been issued. Contributions are still being received at the office of the organization of resources committee at the parliament buildings, which was in charge of the campaign thruout Ontario. So far the committee has received a total of $80,000 in cash from individual subscribers and small municipalities, but many of the larger centres have not as yet made a report. Last year contributions from similar sources totaled $39,000, and the total contribution of the province was $1,680,000.

Y. M. C. A. CONVENTION.

A convention of special importance will be held in Ottawa, November 2-5, by the National Council of Young Men's Christian Associations, and delegates representing the associations from all over the Dominion. The different phases of the association work will be discussed, and addresses will be delivered by Dr. John R. Mott, secretary of the International Y. M. C. A.; Hon. Newton W. Rowell; Dr. W. E. Taylor; Pres. H. M. Tory (recently returned from overseas), and a number of other prominent speakers. A special musical program will be given, which will be in charge of Dr. George L. Palmer, leader of the Alexander Choir.

RUMOR IS UNFOUNDED.

Sir William Hearst issued a denial yesterday to the statement that civil servants were being brought back from the front to resume their duties in the civil service of the province. The rumor arose as a result of the receipt by friends in this country of two letters from two men at the front who said that they had been recalled by the provincial government to resume their duties at the parliament buildings.

FISH IS DIVIDED.

A shipment of three tons of government fish from Lake Nipigon reached Toronto last night, but was immediately divided into smaller lots and shipped on to London, Ingersoll, Hamilton and Ottawa.

NEW SYSTEM OF CHARGES PROPOSED FOR TRACTORS

Assistant Deputy Minister of Agriculture Returns From Investigation in New York State.

C. F. Bailey, assistant deputy minister of agriculture, who attended the conference of the Southern Commercial Congress held last week in New York City, also made an investigation of the tractor situation in New York State. He learned that 42 tractors were in operation thruout the state, distribution to farmers being made thru agents corresponding to the district representatives of Ontario. Mr. Bailey stated that skilled operators were in charge of the machines and the farmers were required to pay $1.25 an hour for the use of each machine. Farmers in a community pay the government $125 each season for the use of the tractor to cover the cost of depreciation and other incidental expenses.

Ontario farmers pay 80 cents an hour, but in addition they are required to furnish the fuel and oil. One hundred and thirty-five tractors have been provided by the government. They will continue work until the ground is frozen.

Mr. Bailey consulted with several agricultural representatives of New York State and the general opinion was that the tractors, if continued another year, would have to have closer supervision to assure the complete success of the enterprise. It was suggested that instead of a flat rate per hour it would be better to charge a flat rate per acre in addition to so much per hour to cover the wages of the operator.

As a result it is contemplated charging farmers in the province 80 cents an acre for plowing and 25 cents an hour to cover other expenses, but Mr. Bailey stated that this new schedule of rates would not be enforced this fall, if at all.

MUNICIPALITIES HELPING

Towns in Niagara District Curtailing Use of Power, and London Asking Householders to Help.

Municipalities in the Niagara district are responding to the request recently issued by the Hydro-Electric Commission advising that the consumption of power be curtailed as much as possible in order that munition factories and others employed in making war material might not be handicapped in their operations. London officials have called upon the people to agree not to use power between 5 and 6.30 each evening during the winter months, and those who agree will be granted a 25 per cent. cut in their lighting bills.

"The adjustment of the export of power from the Falls to the United States seems the only solution of the vexed problem," said Hon. I. B. Lucas, attorney-general, yesterday. "The conserving of power by the different centres is helping the officials considerably in their efforts to meet the difficulty."

NO APPLICATION MADE

No One Has Officially Applied to Government for Permission to Dam St. Lawrence.

T. J. Hannigan, secretary of the Ontario Municipal Electric Association, has received a telegram from Sir Robert Borden to the effect that so far no application has been officially presented to the department of public works for permission to construct a dam in the St. Lawrence River.

The telegram was in reply to a message forwarded recently asking for an appointment for a deputation to wait on the government to make representations against the application to build a dam on the St. Lawrence.

IS PREMIER'S SECRETARY.

George W. Yates, former private secretary to Hon. Frank Cochrane, has been appointed private secretary to Premier Borden and replaces A. E. Blount, who was recently appointed clerk of the senate. Mr. Yates was born in London, Ont., and began his career in the offices of The London Free Press. Later he was employed on a Toronto newspaper, resigning to become secretary to Hon. E. J. Davis, of the Ross administration. On the defeat of the Ross government he became Hon. Mr. Cochrane's secretary.

HIT BY DELIVERY WAGON.

While alighting from her motor car on James street yesterday afternoon, Mrs. J. C. Maurier of 126 Robert street was knocked down by a passing delivery wagon. She was cut about the forehead and after receiving medical attention was able to go to her home. The wagon belongs to the Barber-Ellis Company and was driven by Charles Kirkwood.

PIGEON CASE SETTLED.

After being advised to get out of the pigeon business by Crown Attorney Corley in police court yesterday morning, William McMordie was acquitted on a charge of theft of pigeons. It was alleged by Matthew Price that a "homer" bird had been stolen from his coop at 90 Lindsey avenue, and to decide the ownership of the bird the police let it fly from the city hall. The bird went back to the coop owned by Price and he was pronounced the owner. The defence of McMordie was that it strayed into his coop.

ANGLICAN BISHOPS COMING.

Four bishops of the Anglican Church from the northwest will visit the city this week. On Wednesday evening the Bishops of Kootenay and Edmonton will speak at the Church of the Redeemer, and the Bishops of Keewatin and Athabaska at St. Anne's schoolhouse. On Sunday they will speak at various Anglican churches thruout the city, morning and evening.

NO TRUTH IN RUMOR.

A rumor that F. Albany Rowlatt, Advertising Agency, was joining up with some proposed amalgamation is absolutely without fact, or basis of fact. Mr. Rowlatt states his business, which is growing steadily, is being, and will be, carried on under his personal direction the same as usual.

PROMOTED ON FIELD.

According to a cable received by his wife, Sergt.-Major James Christie, former constable at 'Varsity, has been promoted to the rank of lieutenant. Christie went overseas with the 4th Canadian Base Hospital and has seen two years' service in Salonica. His home is at 2 Classic avenue.

BIG SALARIES, NOT PENSIONS, ARE PAID

Council Will Discuss Matter at Special Meeting for Purpose.

CRAWFORD STREET FILL

Mayor Tells of Debentures Which Cannot Be Sold at Present.

The firemen's pension fund was discussed at length at the meeting of the city council yesterday afternoon, only to be sent back for further consideration at a special meeting of the council to be called by the mayor on or before November 15. The recommendation of the board of works that the Crawford street and Sully crescent fill be carried on was also sent back to the board of control.

City Solicitor Johnston reported that the Exhibition directors had no power to vote $7500, a year's salary, to the family of the late Dr. Orr. The directors, he said, must hand over the surplus to the city after paying the prizes and other necessary expenses.

Ossington, Leslieville and Caledonia ratepayers' associations sent in resolutions objecting to the sale of the civic abattoir.

Crawford Street Fill.

Ald. Archibald introduced a deputation of residents from Shaw and Crawford streets and Sully crescent regarding the completion of the fill. Robert Hungerford, speaking for the deputation, said that they were not asking the council to enhance the value of their property, but to repair the damage already done by the city. The ravine had already been half filled and had been made a dump, and if the work was not completed there would soon be the expense of a new bridge at Shaw street. He claimed that the enhanced value of the city property on College, Shaw and Crawford streets would compensate for the work, the estimated cost of which was $130,000 for the ensuing year.

Ald. Archibald claimed that it was essential that this fill be completed and that from $40,000 to $50,000 would finance the work for the coming year.

Ald. Ball said the matter had been under way for several years, was a work of necessity, and must be completed. He pointed out the condition of the Shaw street bridge and the value of the place as a dump for the street cleaning department.

Controller O'Neill pleaded with the council to assist in the financing of the city. He stated that the fill was a work that should have been done several years ago when finances were easier.

The Mayor: "Whether you pass this or not the money is not available. There is $7,000,000 worth of local improvement debentures downstairs, and we can't sell a dollar's worth." He said that at the beginning of the year the finance commissioner would have to secure temporary finances to the extent of four or five millions for the first six months of the year.

Ald. Gibbons, MacGregor and McMulkin were in favor of carrying on the work, and on Ald. Archibald's motion the matter was referred back to the board of control.

Firemen's Benefit Fund.

When the firemen's benefit fund came before the council Ald. Beamish moved that it be referred back. He said it was a big question, and the firemen should have a committee confer with the board. Controller Cameron said that the matter had been pending for twenty months, and by referring it back the council would get nowhere. The mayor held that the men of the department had been made the goats and the fund should be liquidated and a new one started. The fund, he held, had been manipulated for the benefit of a few. Controller Foster claimed it was not pensions but large salaries that the officials of the department were receiving. He thought the payments should be reduced so that they would range from $1000 to $650. He claimed it was illegal to pay out of a bankrupt fund.

On Ald. Hiltz's amendment it was sent back for a special meeting.

A deputation appeared protesting against the establishment of a gasoline supply tank at the southeast corner of Delaware avenue and Bloor street.

Payable in Gold.

Ald. Ball objected to certain city bonds sold in 1912 being endorsed payable in gold coin. The finance commissioner explained that all the city's bonds were payable in gold at the option of the holder.

"If we say that does he have to do it?" asked Ald. McBrien of Controller Shaw in regard to the expenditures of the M.O.H.

"No," answered the controller, but he stated if the money could not be found to carry on the work of the health department he felt sure the doctor would curtail expenditures, tho he was not legally obliged to.

Ald. Ball and Robbins were the sponsors of a motion that the C.N.E. directorate be advised of the report of the solicitor regarding the grant to the family of the late Dr. Orr.

Ald. Ball moved that all employes be treated alike in the matter of having the minimum wage increase date back to the first of the year. This was referred to the board of control.

Ald. Singer and Hiltz asked for a report as to the cost of winding up the firemen's benefit fund. The council adjourned at 5.30.

WANTS TO HAVE MEETING.

Manager of Metropolitan Tries to Arrange Meeting With Commissioner.

Mayor Church received a letter from W. H. Moore, general manager of the Metropolitan Railway, yesterday, stating that an effort was being made to arrange a conference between himself and the works commissioner, R. C. Harris, regarding the proposed purchase of the Metropolitan by the city.

At the present time, Mr. Harris is away on vacation, but is expected to return Monday next.

FIRE IN SYNAGOGUE.

Fire from unknown cause did $1000 damage yesterday afternoon to the synagogue on Maria street, West Toronto. The fire was discovered at 4 o'clock, in the basement, and the firemen were successful in keeping the flames confined to the basement. The police are of the opinion that the fire started from an overheated furnace.

MINIMIZE THE FIRE PERIL BY USING

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CHEMICALLY SELF-EXTINGUISHING

"SILENT 500'S"

The Matches With "No Afterglow."

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is the only Canadian maker of these matches, every stick of which has been treated with a chemical solution which positively ensures the match becoming **dead** wood once it has been lighted and blown out.

Look for the words "CHEMICALLY SELF-EXTINGUISHING" on the box.

THE E. B. EDDY COMPANY LIMITED HULL, CANADA

BELGIAN RELIEF REPORT FOR ONTARIO BRANCH

Little Over Thousand Dollars Received at Headquarters During the Week, and Need Still Great.

The Belgian Relief Fund (Ontario branch) report for the week shows $1105.46 received, making a total to date of $109,854.47. Among the subscriptions were: Belgian relief committee, Wingham, Frank Gray, Mrs. R. H. Gray, each $100; Women's Patriotic League, Buchulie, $75; Miss Elsie Gray; Mrs. S. C. Sills, Belleville; Primary Chap. I.O.D.E., Cobourg; Arthur Pepler, each $50; Home Battalion, S.S. class, Luseland, Sask., $41.25; C. J. J. Snider, $30; W. P. L., Cooksville and district; Evan A. Begg, Harry R. Sills, C. A. Bogert, each $25; Mrs. Elizabeth Dodds, $22.50; W. J. Birch, Mrs. Guy, each $15; Mrs. Jarvis, $12.50; Mrs. W. H. Burns; Mrs. Perrean, Kingston; Mrs. Smith, Sudbury; Miss M. D. Burns, Miss J. A. Burns, Jas. H. Hinds, the Misses Morgan, L. E. Tushingham, Mrs. M. J. Quinn; Red Cross Sewing Circle, Hopeville; Hampton W. I., each $10; collecting box, $11.03.

A notable feature of the week has been the return of many of the envelopes which, with an appeal on behalf of th Belgian children enclosed, are being distributed to Toronto householders. The sums thus donated are sometimes not large, but are no less welcome on that account, the small contributor having done much for Belgian relief. In several cases, the contribution was accompanied by most touching letters showing, very plainly that only exceedingly limited means prevented the senders from doing much more, and also showing great appreciation of the work. It should not be forgotten by those whose interest in Belgian relief is apt to flag, that the little ones for whom this appeal is made are, in many cases, the children of those brave men, who, in the face of overwhelming odds, blocked the path of the invading Huns in their rush to Paris. Should the reward of such heroes be the starvation of their fatherless children?

A much appreciated gift was 306 mite boxes from Mrs. Littlejohn, also a large and valuable consignment of new clothing and boots from the Belgian relief committee, Wingham, one of the best ever received, the girls' skirts and boys' boots, in particular, being quite what are needed. Clarkson and Lorne Park W. F. L., Jarvis Street Baptist Church, Pleasant Valley Patriotic League and Mitchell Patriotic Society sent very nice parcels of clothing, quilts and boots, which were gratefully received.

Eczema Cured Five Years Ago

A Treatment Which Has Proven a Wonderful Healer of the Skin—Certified Evidence of Lasting Cure.

Jordan, Ont., Oct. 22.—The old notion that eczema is a disease of the blood is refuted time and time again by the cures that are daily being effected by Dr. Chase's Ointment.

It matters not what the cause may have been, if you apply Dr. Chase's Ointment regularly you will obtain relief and cure of eczema. Here is the proof.

Mrs. Stephen G. Thwaites, Box 205, Jordan, Ont., writes: "My brother had a bad case of eczema on his legs. He was troubled nearly all one fall and winter with it, and could not work for days at a time. He tried different salves and ointments, but none cured him. One day he tried Dr. Chase's Ointment, and it gave almost instant relief. He continued its use, but had not quite finished the second box when he was cured. It is now about five years since then, and it has never returned. We certainly can recommend Dr. Chase's Ointment, and are very grateful for my brother's cure."

(Rev. S. F. Coffman, Vineland, Ont., states: "This is to certify that I know Mrs. Thwaites and the party to whom she refers, and her statements are correct.")

Mr. J. E. Jones, 228 University avenue, Kingston, Ont., writes: "I had eczema in my hand for about five years. I tried a great many remedies, but found that while some of them checked it, none cured it permanently. Finally I tried Dr. Chase's Ointment, and in six weeks my hand was completely better. I would not do without a box of Dr. Chase's Ointment in the house if it cost $2 a box. I am giving my name to this firm so that it will get to those who suffer as I did."

Dr. Chase's Ointment, 60 cents a box, at all dealers or Edmanson, Bates & Co., Limited, Toronto. Substitutes will only disappoint you. Insist on getting what you ask for.

INCREASES MADE IN PENSION RATE

(Continued from Page 1).

tain to receive a pension based directly on the percentage of disability which they suffer.

"A third important change is the authorization of an annual allowance for a married disabled pensioner. Up to the present time, the unmarried man, received the same pension for disability as the married man.

"Those holding the rank of sub-lieutenant in the Canadian navy and lieutenant in the Canadian expeditionary forces, or a lower rank, will be entitled in all cases to a 25 per cent. increase in pension. This 25 per cent. increase in pensions in a large number of cases will be again increased by the fact that the disabilities in the future will be divided into 20 classes with a difference of five per cent. in disability between classes, instead of six classes with a difference of 20 per cent. in disability between classes. For instance a private disabled 75 per cent. has been receiving a pension of $288 per annum, that is to say a class 3 pension, which class includes all those disabled between 60 and 79 per cent. He will now receive $450 per annum, that is to say a class 6 pension, which class includes all those between 75 and 79 per cent. He is thus entitled to a much larger increase than the flat increase of 25 per cent. Only in a few cases will soldiers and sailors be entitled to no additional increase beyond the flat increase of 25 per cent.

More For Helpless.

"The allowance for helplessness which is granted to those totally disabled who are in addition, helpless in so far as attendance to their physical wants are concerned, has also been increased. In future this allowance will be $300 instead of $250.

"With regard to the children of a disabled pensioner a very definite change has been adopted. Under the pension regulations as approved last year only those receiving a pension for a disability of 60 per cent. or more were entitled to allowances on account of their children. Again, no distinction was drawn as between the allowance for the children of those 60 per cent. disabled and those totally disabled. For instance a man, 55 per cent. disabled, with four children, received $16 per month pension for himself, but nothing for his children; a man 60 per cent. disabled with four children received $24 per month for himself and $24 per month for his children, and the man totally disabled with four children received $40 per month for himself and $24 per month for his children. The allowances for the children of disabled men have, therefore, been graded down in accordance with the disability. The totally disabled man will be entitled to $8 per month for each of his children; the man disabled 80 per cent. will be entitled to $7; the man disabled 60 per cent. will be entitled to $6, and the man disabled 55 per cent. will be entitled to $5.50, and so on, in descending amounts, so that the man disabled 5 per cent. will be entitled to 50 cents per month for each of his children. The totally disabled private will thus receive an additional increase of 33 1-3 per cent., in the allowance payable for his children. The percentage of increase on account of the children will be less as the disability decreases to 60 per cent. Below 60 per cent. the disabled man will now be entitled to allowances for children, altho under the previous regulations he was not entitled to any such allowance.

More For Married Disabled.

"Up to the present time no additional allowance for a married disabled pensioner had been made. It was considered that in this way the unmarried man was better treated than the married man. The amendment, therefore, provides for an additional allowance for the married disabled man based on the degrees of the man's disability. The allowance amounts to $8 per month or $96 per year for a totally disabled soldier or sailor, 40 cents less per month being paid for each decrease of five per cent. disability.

"The widows of those holding the rank of sub-lieutenant in the Canadian navy or lieutenant in the Canadian expeditionary forces or lower ranks will be entitled to a flat increase of 25 per cent. pension. Thus the widow of a private who previously received $384 per annum will now receive $480 per annum.

"If the widow is drawing allowances on account of the children she will be entitled to a flat increase in their allowance of 33 1-3 per cent. For instance, a private's widow with four children will receive $40 per month for herself and $32 per month for her children, instead of $32 per month for herself and $24 per month for her children.

"A flat increase of 33 1-3 per cent. has been made in the allowance for orphan children. They will receive $16 per month each instead of $12 per month each.

Parents to Get More.

"Up to the present time the allowance to a dependent parent has been $24 per month, that is to say, $8 per month less than the pension of the widow. The amendment made authorizes the same pension for the dependent parents as that authorized for the widow. Instead of $24 per month the dependent parent will now receive $40 per month, being a flat increase of 66 2-3 per cent.

"Dependent brothers and sisters were not previously provided for in the pension regulations. A very large number of cases come up, however, in which the eldest boy of a family had been supporting his mother and his younger brothers and sisters and continued to support them until he died on service. With regard to his younger brothers and sisters he might almost have been said to have taken the place of a father in their respect. The amendment provides, therefore, that for dependent brothers and sisters under the ages of 16 or 17 years, the same allowances shall be provided as are provided for children. Thus, a younger brother who has been dependent on a private will receive $8 per month if one of his parents is alive and $16 per month if both of his parents are dead.

For Deserted Children.

"Certain amendments facilitating the administration of the pension regulations have also been made.

"It has been found that in a number of cases the children, owing to the drunkenness or misconduct of their pensioned father or mother, have been deserted or are not being maintained by him or her. The pension commissioners have, therefore, now been authorized to pay the allowances for those children as well as part of the pension to a guardian or administrator so that the children will have a fair chance of becoming useful citizens.

"The commissioners have also now been given more ample authority to provide for the maintenance of incurable and helpless soldiers and sailors, such as men suffering from insanity, total paralysis and other similar conditions. Previously the maintenance of certain helpless men devolved upon the provinces, or upon private parties. In the future these men will be maintained by the federal government, no matter whether they are being cared for in a provincial or a federal institution, or by members of their own families.

Other Changes.

"Other amendments have been made with regard to the date of commencement of pension, the re-marriage of female pensioners, the interpretation of the word 'negligent,' the extension of delay in which application for pensions must be made, and the rights of a dependent parent to receive pension. These last amendments do not in any way affect the spirit of the regulations. They have been made merely for the purpose of making the regulations more clear.

"It is thought that the new regulations will relieve most of the hardships which have come to light. At the next session of parliament legislation will be introduced by the government dealing with the whole question of pensions. This will enable full discussion and reconsideration."

FIRST MEETING TODAY.

The board of arbitration investigating the charges regarding the street cleaning department held an informal session yesterday morning in the offices of the Canadian National Exhibition. It was decided to hold the first session for the taking of evidence in the city hall this morning at 11 o'clock.

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"A savings account is an employment agency where work is found for idle dollars"

Full compound interest paid at highest bank rate on Savings Deposits of One Dollar and upwards.

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In a New World

ONE of Canada's problems in the Great Reconstruction Period after the war, will be to find enough **efficient** men.

Not only your own opportunity, but your duty to your own business and to your country, demands that you make yourself **physically fit—the basis of efficiency.**

Do you know of any better way to fit yourself both for the extra burdens of war time, and for those of the new Canada of the future than to

Join the Y.M.C.A.

Y. M. C. A. physical recreation and exercises fitted more than 520 rejected men for acceptance in military service. If it can do that, it can make you more efficient for business.

Any man can find time to increase his **efficiency.** Is it not good business to **make time** for it? Join the Business Men's Class. Surely an hour or two after five o'clock three times a week is little enough to devote to **increasing your efficiency.**

It is not more work or more concentration of mind added to your day's effort. It is recreation—play—along with dozens of business men like yourself. You will come out invigorated, worries gone—and **rested.**

Remember that all physical exercises in Y. M. C. A. classes are carefully graded to meet your exact requirements.

Moreover, you are free to participate in the exercises as much or as little as you please. There is absolutely no task—no mental worry or concentration added to your day's work. You emerge **refreshed.**

Play baseball, basketball, volley ball, or enjoy a swim; all these things are optional. Be a boy again.

Let the Business Men's Class increase your efficiency. Visit or phone the nearest Y. M. C. A. for full information. Bring your boy along.

One thousand Y. M. C. A. workers are calling upon Toronto men this week. Be ready to join.

Toronto Young Men's Christian Associations

WEST END Y. M. C. A. College and Dovercourt

BROADVIEW Y.M.C.A. 275 Broadview Ave.

CENTRAL Y.M.C.A. 40 College Street.