

The Toronto World

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THURSDAY MORNING, SEPT. 5.

Warning the Banks.

Hon. Myron T. Herrick, who is best known to Canadians as the American ambassador at Paris at the outbreak of the war, has delivered a warning to the banks and bankers of the United States. He points out that the banks now encounter competition from the government and government agencies in their quest for deposits. The postal savings have already accumulated deposits to the amount of \$187,000,000. These deposits will largely increase as time goes by, and the government will have to find some better use for them than the purchase of bonds or their redeposit in local banks. The Farm Loan Act recently passed permits the Farm Loan Associations to pay four per cent. interest on deposits. Moreover, legislation is likely to be passed in the near future under which the farmers can form co-operative banking associations, which will be brought under government inspection and direction by being linked up with the Farm Loan Associations. The Rural Credits Act, now in force, does little more than provide means for loans to the farmers thru the federal land banks. The demand, however, is insistent for amendments to the act, which will permit short time credits, and thus transfer the farmer's bank account and the farmer's banking business to the government land banks and Farm Loan Associations. The agitation for an extension of rural credits is making itself felt in the present congressional campaign. The real need of the average farmer is not an opportunity to mortgage his farm, but the opportunity to get money as he may need it in his business from the bank.

The small unit bank helped the farmers in many localities. The deposits of the community were loaned out to the members of that community, and the bank cashier, a local man himself, knew the character and business ability of every borrower as well as the amount of property he happened to own. But the system lent itself to abuses, and in some localities farmers were charged extortionate and unbusinesslike interest.

Mr. Herrick believes that the bankers can best meet the situation, not by abusing the government or abusing the farmers, but by showing themselves more solicitous to serve the community. In the past the bank has too often been a great stone-fronted, brass-palmed institution which received deposits condescendingly and loaned them out grudgingly. The laboring man, the clerk or the mechanic with several hundred dollars to his credit scarcely ventured to address the door man; he never lifted his eyes to the president or cashier. The honest farmer or respectable tradesman who came in to have a note discounted approached the manager with the greatest deference.

Mr. Herrick believes that the bankers have got to do business in a far different way hereafter, and his contention receives something like support from the National City Bank of New York. It quotes Mr. Herrick as saying: "By becoming more attentive, efficient and effective in local service, an increase in deposits would come as a matter of course. So there is but one big task before us, divided into it may be into two different branches. Can we be more serviceable to the farmers, to the wage-earners and to the foreign immigrants so numerous in the larger cities? Can we inculcate the principles of frugality and thrift more deeply and more generally in the old as well as in the young among men and women, and also in children?"

Can we encourage more extensively the habits of saving among the classes that ordinarily come to our doors, and give them more acceptable advice about the judicious and economic use of savings? Can we give more help to the workman, the clerk, the small salaried man or woman seeking to acquire a home or to open up a business, or to undertake some good enterprise? And, finally, can the funds in our possession be used so as to be of greater benefit to the communities of their source?"

Don't Miss the Fair.

It was a cool evening last night, but the day was pleasant and there was a joyous crowd at the fair for Farmers' Day. The increase in the attendance has been maintained, and the citizens who think well of Toronto would do well to make an extra effort to get up to the Exhibition grounds this week. The weather is only an excuse after all, for it does not affect the fair proper, and the resources and productions of Canada are spread out for all the world to see indoors.

Exhibits like those of the woman's art gallery are unique and are worth a visit in themselves. The average city man knows little about country life, but a visit to the proper sections of the fair will show him as much of farm life, its methods, its machinery, its fruit and its grain, its vegetable

and flowers, its live stock and its dairy products and all the varieties of sheep, pigs, cattle, horses, that we city people depend on to keep the soul in our bodies, as he would learn in weeks spent at the farm.

The same is true of city life. All the arts and crafts, the manufactures, the whole organization of industrial life in the city, is represented by a multitude of sights. The man from the country could walk around and judge city life and its opportunities from what he saw there.

And the lighter-headed mortals are well catered for also. The big spectacle at the grand stand is equal to any previous one, and there are innumerable other attractions for the gay and lightsome-hearted. And those who are held fast to the thought of the war will find no lack of objects to interest them. In one sense the whole show is a war exhibition, but there are special features about it which even after four years of war must awaken a new interest and strike with a new appeal in the heart of those whose best and bravest are somewhere in France. Do not let any trivial excuse prevent a visit to the big Exhibition.

An Allied Peace.

Germany and Austria have been busy getting out peace feelers, and making proposals which are in accord with their desires, but take no note of the intentions of their enemies. It has been frequently pointed out that the German is unable, owing to his psychological training, to conceive of anyone viewing things from a different angle than he does himself, or arriving at different conclusions from the same premises. It is on this account he has made all his mistakes, and will lose the war, which, but for his system, he would never have started.

His peace drive is said to be based chiefly on a proposal to give up all he has stolen in the west, on condition of retaining all he has stolen in the east. He has no inward or spiritual experience that would prompt him to think or lead him to know that this proposal is as foul to a right-minded person as any other of his filthy and brutal actions in the war. The allies may not represent the highest possible code of ethics, but they are not going to condone one act of piracy when they have forced the red-handed culprit to disgorge the booty gained in another.

The answer made to the German peace proposal to keep what he took in the east is in the first place the recognition successively by Italy, by Britain, and this week by the United States of the Jugo-Slav or Czechoslovak people as a nation. It is tantamount to a flat refusal to listen to any such terms as Germany would submit. It means the continued re-budiment of the Brest-Litovsk treaty. It means the refusal to recognize in any way the alleged sovereignty of Germany in Ukraine, in Poland, in Lithuania, in Estonia. It means the disruption of Austria-Hungary, and the erection of a new state with not fewer than 20,000,000 Jugo-Slavs who form a big section of the Austro-Hungarian population. It means the settlement of the Balkan question, as Serbia, Montenegro, Bosnia, Herzegovina, all belong in the new state.

Poland will also be a state with 15,000,000 or 20,000,000 Rumania will be re-established. Bulgaria will recover her senses when her Caesar, Ferdinand, who is being examined by alienists, has lost his Greece may get Constantinople, and Russia as a federation of republics will have no objection. All the new states, and perhaps Greece and Rumania, may be republics also. Turkey is getting new light these days, and her new caliph is disposed to be good.

Asia will not stand for any German humbug. The attempt to establish a pro-German representative of the Vatican at the Chinese court has been firmly choked off by the Chinese Government. The Japanese love the Germans as cats love water. In short there is going to be no German peace. The German armies, as has been long foreseen, are at last on the run. The Kaiser's Russian ally, Lenin, is lying at death's door. The Kaiser himself may not have long to live, and his death might assist Germany to understand her own folly in placing so much in the power of one brain-troubled man. He will probably never see peace signed. And yet peace is nearer than most people imagine. It will be a peace of the people, and it will give the people the power of which rulers have sought to deprive them.

A Little Extra Bit.

Altho the last half of a subscription is generally the more difficult to collect, there should be no difficulty at all in getting Toronto's share of the Navy League's million dollars. It had been hoped that the city council would contribute \$100,000, but the aldermen, as in other respects, only half fulfilled expectations. Failing this, some private donor or donors must make up the missing \$50,000. There are a good many people who could do it with ease.

It is on the public generally, however, that the responsibility and obligation of caring for the sailor men rests. A large number of the public systematically refuse to help funds of this nature on the ground that the government should take care of all such expenditures as part of the national duty. While this may be true

it does not help the suffering seamen nor their dependents. If the sailor men declined their responsibilities and duties on the ground that the government should provide for them the empire would be in sorry case.

The men from whose ranks 15,000 have sacrificed their lives do not stand on punctilios as to who should handle the job when the job is there to be done. They do it. No one who knows anything about our public charitable funds doubts that the cause of the merchant marine is worthy beyond any, for it represents relief for voluntary and unbargained-for suffering. The soldier and the naval unit knows what he is in for and what to expect. The merchant sailor man ships in a peaceful occupation and has been subjected by the Germans to the most abominable cruelty. It wasn't in his contract, but he has stood faithfully by his duty.

It may not be in the contract of the well-to-do citizen to subscribe, but the little extra bit is worth all the duty work, for it comes out of good grace, and brings him a little nearer the level of the hero for whom he does it.

A Line of Cheer Each Day of the Year

By John Kendrick Bangs.

THE RIFT.

One thing about these tragic times of war. Deep in my heart of hearts I'm thankful for. And that is that I find amidst the horrors, black, and unremitting woe. A word that's full of sympathy and soul. And where the distant chunders loud-est roll. Unmolested hearts stand sturdy that Right May hold at bay the hordes of Brutish Might.

From Canadian Papers

Hard to Kill!
Edmonton Bulletin: A large amount of grain will be threshed in Alberta this fall, despite the frost and the drought; the neither the quantity nor the quality may approach the promise early in the season. There is no "no crop" county in this province, and never has been. The call for harvest hands is conclusive proof that there is a crop to be harvested.

Released From Turk Thrall.
Brantford Expositor: Germany's downfall means the release of many nationalities in Asia Minor. Not the least among the democratic nations the world of the not distant future will see will be those thus released from the Turk thrall of centuries.

Guelph's Paying Venture.
Hamilton Spectator: The Guelph-Guelph Junction railway has netted it a 10 per cent dividend.

Ontario Good Enough.
London Advertiser: Our young men will not stick it the great lure of the distant provinces continues to be "played up," and the Ontario Government does not get into the advertising business to attract desirable settlers, not only to new Ontario, but to old Ontario, where thousands of farms await the rejuvenation process.

Britain's "Master-Class."
Vancouver World: The battlefield taught him (Victor Grayson, Socialist M.P. who enlisted) that the "master-class" was not what it is painted. He found that in proportion to their numbers the "aristocratic" class in Britain contributed more to the killed, wounded and missing in the war than any other. Of the house of lords itself (membership 654), no fewer than 251 are war veterans. There are 324 peers' sons fighting of whom 162 have been killed in action and 128 incapacitated thru wounds.

From the Papers of the United States

Logic of Prussianism.
N.Y. Tribune: What is one more enemy among so many enemies? The German hand has been raised against every other man's hand. What could be more appropriate than that the German policy of naked and brutal egotism—of power or power for power—should do its last perfect work of ruin and estrangement? It is the inescapable logic of Prussianism that all the rest of the world shall join in ending its dream of depravity and madness.

Nations That Held the Pass.
Philadelphia Public Ledger: We cannot find language to express our gratitude to the nations that held the pass while we were helplessly awaiting our danger and aiming for our defence. Had France faltered, for instance, nothing could have saved us. Had Britain hesitated, Mittleuropa would have been "Europe" by this time, and we should have lived and traded and prospered only as the Kaiser permitted.

A Democracy of the Melting Pot.
N.Y. World: The remarkable thing in connection with the melting down of memories of greatness in Berlin (for munitions) is the equal fact of the emblems and images of autocracy and absolutism and of the statues of poets and thinkers. Here is a democracy of the melting pot, so to say, of curious and suggestive interest.

MAGISTRATES SEE PREMIER.

Sir William Hearst received a delegation from the Police Magistrates' Association of Ontario yesterday. S. G. Andrews, of Clinton, on behalf of the association, asked that salaries be placed fees with respect to the administration of the Ontario Temperance Act. Consideration was promised.

THE WIFE

By JANE PHELPS

Ruth Has a Delightful Trip to Newport With Mr. Mandel.

CHAPTER XXVIII.
The snap Ruth heard was not reassuring. "What's that you say?" Brian asked, and his voice was so raucous it made Ruth shiver with dread of what he would say when he realized she was really going. "I am going to Newport to look at a house to be done over. I'll be back tomorrow night. If I find I can't, I'll wire you." Then, before he could answer she glanced at the clock. She must go at once. "Good-bye, I can't wait another minute!" and she hung up without waiting for an answer. It was hard to go away without even hearing him say "good-bye," but perhaps it was best. He perhaps was angry, and by the time she returned would have cooled off. Nevertheless her eyes were swimming with tears when she gave her final instructions to Mrs. Crawford. "Be sure you give him all the things he likes to eat," she cautioned, showing she, like other women, knew one way at least to placate a man. "Indeed I will and don't you worry, ma'am." Mrs. Crawford had soon understood how matters were; had sensed Brian's dislike to having his wife work, even though it made him more comfortable. Mr. Mandel was waiting at the station. "Just on time!" he said pleasantly, as he took her bag and helped her into the train. He had two seats in the parlor car, on the shady side, and had laid late magazines on both of them. His own luggage also had been placed in the car before her arrival. "This is comfortable," Ruth said as she sank back in the chair, and the porter, in response to a motion from Mr. Mandel, brought her a hassock for her feet. "Traveling is hard enough at any time and under all circumstances, I believe in being as comfortable as possible," he returned, then picked up a magazine and was soon buried in its contents.

Ruth was thankful she did not have to talk. Her mind was full of her own affairs. She could not forget that gasp she had heard when she first told Brian she was going away, and she felt decidedly uneasy as to what he would say on her return. He would be terribly put out, that she knew—perhaps angry. But he would have nearly two days to think it over. Perhaps he would be sensible and not make a condition as she feared. With an unconscious sigh at his lack of sympathy in her venture, she also picked up a magazine. She had failed to notice the sharp glance Mr. Mandel gave her when he heard that sigh.

Neither spoke until luncheon was announced. Then he laid aside his magazine and said: "Suppose we go right in. I reserved a table, and the food will be better if we go at once." Ruth rose obediently. She had traveled so little, was really unfamiliar with the intricacies of dining out, that she, like a child, considered it a treat to eat in one. She ordered a very simple luncheon, which he insisted upon supplementing with a dish or two. "You will find your appetite when you commence to eat," he told her. "One always does when traveling."

Luncheon finished, Mr. Mandel went into the smoking car and did not reappear for some time. Ruth, who had been pleasantly thru luncheon, not mentioning business, and so preventing Ruth from doing so, also there were several things in connection with their errand to Newport she would have liked to discuss. "Perhaps he doesn't believe in talking business when he's away from the shop," she thought. So she contented herself with reading the magazine he had provided and in looking out of the window. She never had been east of New York and so was interested in all she saw.

After Mr. Mandel returned from the smoking car, she asked a question which proved her unfamiliarity with the country thru which they were passing. "Have you never been to Newport?" he asked. "No, I never have been much of anywhere," she confessed naively. "Aunt Louise didn't much believe in girls leaving home. I reckon she thought it wasn't good for them. She and I visited New York once before I was married, and we, my husband and I, stayed at Atlantic City for a while. I'd feel I am not much of a traveler."

"So I see!" he replied, looking at her with an added interest. It was wonderful that this delicately nurtured southern girl, who still "reckoned" when she talked, should have become so proficient in an art to which he had given many years' hard study. From that time until they reached the end of their journey, he pointed out all places of interest they passed, giving her a little sketch of that part of the country at the same time.

"You will revel in New England homes," he said, explaining that, as they went further east, the homes were still filled with gems of old-fashioned furniture; chippendale chairs, and Windsor tables and cabinets; in fact he made himself so entertaining that Ruth was almost sorry when they reached Newport, and she had bade him good night in the hotel to follow the boy to the room reserved for her.

Tomorrow—Ruth sees Newport's famous Ocean Drive for the first time.

MORE MEN REQUIRED FOR HARVESTING IN WESTERN CANADA.
ADDITIONAL EXCURSION TUESDAY, SEPTEMBER 10.

Thousands of men are still required to help in the work of harvesting the western crop. For those going from points in Ontario to Manitoba, Saskatchewan and Alberta train will be operated through to Winnipeg (the distributing point) without change. Going trip West, \$12.00 to Winnipeg. Returning trip East, \$18.00 from Winnipeg. Consult C.P.R. Agents regarding transportation arrangements west of Winnipeg. Further particulars from any C.P.R. Ticket Agents, or W. B. Howard, District Passenger Agent, Toronto, Ont.

FOLLIES OF THE PASSING SHOW—By Mitchell

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EMBARRASSING MOMENTS
The city girl who had dreaded vacationing with those impossible country cousins.

SMALL TOWNS WELL REPRESENTED IN WAR

F. H. Richardson, deputy reeve of Pickering, and one of the organizers of the new farmers' association comprising reeves of rural municipalities, stated yesterday that from 30 to 40 per cent. of the workmen of Pickering had gone to war, a condition which was represented in practically every municipality in Ontario. "We are more than willing to pay our share toward the maintenance of Canada's crippled soldiers," said Mr. Richardson. "But there are large industries preparing already to bring about legislation which will enable them to ride roughshod over their financial obligations in the matter of post-war taxation. We farmers must get together a strong body of fully qualified municipal experts to take a

OXFORD BY-ELECTION TWO WEEKS MONDAY

North Oxford by-election of a representative in succession to Hon. W. Rowell, will, it is expected, be held on Monday, Sept. 23, as that date was officially announced by Sir William Hearst, premier of Ontario, at the parliament buildings yesterday afternoon. It is understood that the election will be by acclamation in accordance with the war-period truce between the two parties. The nomination by the North Oxford Liberal Association will in consequence be tantamount to an election unless the unexpected should happen, as in the recent Toronto riding, and some independent takes the field.

AT THE EXHIBITION SIX BOOTHS

You need not go thirsty while at the Exhibition. Visit any one of the six booths of the O'Keefe Brewery Company and sample their famous beverages, brewed to meet the provision of the Ontario Temperance Act.

O'Keefe's IMPERIAL BEERS

These brews are delicious and invigorating, and will add zest and enjoyment to your day at the fair.

GINGER ALE

Should you prefer carbonated beverages, you will find O'Keefe's Ginger Ale and many other flavors pleasing thirst quenchers.

Orders can as well be left at the booths for delivery to your home, whether in Toronto or at an outside point.

Look for the O'Keefe Signs

EXHIBITION BOOTHS:
Near south entrance to Dairy Building.
In Manufacturers' Building, near south entrance.
Near eastern entrance to Process Building.
Three booths in rear of Grand Stand.

THE O'KEEFE BREWERY CO., Limited, Toronto

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