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OTHER HOUSING POINTS DISCUSSED

The housing situation having reached a stage where the only sure way to get a house is to buy one, it will be in order to discuss the price of building.

There are not wanting those who are inclined to believe that building costs may sooner or later recede approximately to the point which ruled before the war. This may eventually come about but it will be a long wait.

There is a greater probability, that with European countries asking credits in Canada for timber and other building materials, it may be a decade before prices ease off to any great extent. From the cutting of a tree and the digging of clay to the finished house, 80 per cent. of its total cost is paid for labor. It is generally agreed that wages will not recede to the level prevailing before August 1914. Considering this, cheap houses are a thing of the past.

Yet there are those who take the view that the building of houses should be deferred. To these let a question be put: What of those who are now buying moderately sized houses at \$2000 to \$4000?

In April there were 138 realty transactions, where to get houses, citizens purchased then at a figure which reflected present costs. If they were willing to buy houses at ruling prices, may a Housing Commission not safely build a reasonable number to ease the situation?

Home owners should not object. The advances in building costs have enhanced the values of their properties. Those that it is proposed to build under the Housing may run from \$2000 to \$3000 and are to be erected for prospective owners. Were it proposed to rent these houses, there would be cause for opposition. Any houses erected under the Act will not cause a slump in real estate. As the city grows, and its continued growth seems assured, new homes will be erected on the outer fringe. Centrally located property will increase rather than decrease in value.

THE COST OF A HOUSE TO PURCHASER

The question has been asked: What would the monthly instalment be?

The person for whom a house is erected under the Housing Act would require, according to Mr. Ellis, the Provincial Director of Housing, to pay \$8 on every \$100 loaned each year.

Were he to request a \$2000 loan, the annual payment on the principal and interest would be \$160.00, or \$13.34 per month.

On a \$2500 loan, the annual payment would be \$200 or \$16.67 per month.

On a \$3000 loan, the annual payment would be \$240 a year or \$20 per month.

The consensus of opinion here is that any one for whom a house is erected should either own a lot or be able to pay with his application from 10 to 20 per cent. of its cost. Were this course adopted, the amount required to be borrowed would be smaller and likewise the monthly payment.

Take for example the case of a citizen who owned a \$300 lot and wished to erect a house, which for land and building cost \$3000. The value of his lot would be deducted and he would only require to borrow \$2700. His annual payment would be \$216 and the monthly instalment only \$18.

Similarly, were it required of a man that he pay in advance 10 per cent. of the cost of a \$3000 house, he would put down \$300 and his monthly instalment would be \$18.

Were it requested that he pay 20 per cent., he would advance \$600 and the sum borrowed would only be \$2400. The yearly payment would in this instance be \$192 and the monthly instalment \$16.

The Act permits of a person paying as much down as he pleases and to make the monthly instalments as large as he wishes. The larger the initial payment and the larger the monthly sum paid, the less interest to be met and the sooner he becomes a freeholder.

Twenty years may be taken but the whole payment may be completed in any lesser number of years—say fifteen, ten or five years, if so desired.

THE SECURITY AND THE RISK

In considering the necessities of the housing situation and the advisability of the municipality adopting the Housing Act, there should not be allowed to enter the fear that the municipality might find itself with several houses on its hands, through the remote possibility of a few persons not making good.

Should anyone for whom a house is erected be obliged to go elsewhere after paying instalments for a year or several years, he could sell his home, with the consent of the Housing Commission, to some one else and receive his equity in the property.

A careful commission would not permit overbuilding and in adopting the course of requiring that the person for whom a house is to be erected, shall be the owner of a lot or pay a fixed percentage in advance, no loss would likely occur to the city.

When 10 per cent. was named as the sum to be advanced before a house would be built under this plan, it is the smallest sum that may, when a guarantee is requested, be accepted by a Housing Commission. It may request 15 or 20 per cent., or any other percentage it deems advisable.

The whole province is behind this Housing project. It does not want to lose money nor to see any municipality lose. The plan has been surrounded by safeguards.

Any citizen, who is a homeowner and otherwise reliable, could, in normal times, when money is easily obtainable, go to a man of means and get him to build a house for his son, by guaranteeing that the boy would repay the loan. Under the Housing Act, the municipality merely gives the Province a guarantee that its sons for whom houses are erected will pay for them in twenty years or less.

Every monthly payment will reduce the guarantee. To give this guarantee will not cost the ratepayers a single cent in taxation, lower their credit nor injure their own property values.

On the other hand, it enables worthy citizens to secure sanitary, comfortable homes at a carrying cost of 5 per cent. Under any other scheme, the individual citizen would require to pay 6 1/2 or 7 per cent. The difference in simple interest on \$2500 for 20 years between money at 5 and 7 per cent. is \$1020.

The community, as an entity, would through the erection this year of say 50 houses, see its assessment

increase. This number of \$3000 houses would represent an investment of \$150,000. At the prevailing scale of assessing, it would add \$82,500 to the roll and at, say, 26 mills, bring in next year \$2145 in revenue.

The more the Housing Act is studied the more appealing it becomes. There are no jokers in it. It alone provides a way out of the serious situation.

In addition to the indorsement given this Housing project by the Trades and Labor Council, the Woodworkers' Organisation has gone on record as favoring its adoption.

LET HYDRO DEVELOP ST. LAWRENCE POWER

Concerning the proposal to have the federal government develop electric power on the St. Lawrence and to exclude the Hydro-Electric Commission from undertaking it, as part of their Hydro Radials project, consideration will show that to do so would be inimical to Ontario's best interests.

In making an announcement to the effect that the federal government would develop power on the St. Lawrence, the impression is widespread that the big railways suggested it.

Manager D. B. Hanna of the Canadian National Railways has, ever since its advent, been opposed to the Hydro power enterprises. During the recent Hamilton Hydro Radial campaign he seized the opportunity to announce that a steam line would be constructed by Canada, from Toronto to the Niagara frontier. He has since promised municipalities east of Toronto to build electric roads, in opposition to projected Hydro radials.

Under Dominion development there is no guarantee that the province and Hydro municipalities will get just treatment nor that the power would be economically developed. The St. Lawrence power field might conceivably become a preserve for political favorites.

May not the object be to place the ownership of all electric railways into the hands of the steam railways?

Were this to happen, there would be no competition between steam and electric services.

Under such an eventuality, the Dominion Railway Board would control rates and service. This would be favored by the railways. Ontario municipalities would, by owning and operating the electric railways and branch lines, be able to improve the services and cut present rates in two.

RECIPROCITY

While the Canadian Council of Agriculture is urging acceptance of the Reciprocity Agreement of 1911, there is no indication that that agreement is now acceptable to the United States. Indeed, there is strong American opposition to it.

In a special article in the Manitoba Free Press, Mr. J. A. Aiken, writing from Washington, says: "The reciprocity pact of 1911 is regarded as obsolete, and not to be considered as going into force by consent from Ottawa."

Mr. Wm. S. Culbertson, of the United States Tariff Commission, believes there will be a tariff revision upwards after the next presidential election. He is interested in closer trade relations with Canada, but declares they cannot be established on the basis of the Reciprocity Agreement. While technically the offer is still open, he contends that the United States is not under any moral obligation. "We cannot sacrifice the interests of our Middle West in favor of the Canadian West. Any reciprocity agreement must rather take the form of concessions in non-agricultural products."

Mr. Frank Lyon Polk, councillor for the Department of State, says that the Reciprocity Agreement would have to be reviewed by both Governments before any action could be taken to put it into force. Senator Warren G. Harding, of Ohio, a former lieutenant-governor of the State and Chairman of the Republican national convention of 1916, recalls the strong reaction, especially in the border states, against the agreement in the United States after it had been rejected by the people of Canada, and is confident that Congress would never consent to that agreement.

Senator Francis E. Warren, of Wyoming, who is likely to be chairman of the Senate Committee on Commerce, says: "We are ready to consider a new trade arrangement, but we consider that of 1911 as behind us and not to be put in force."

BY THE WAY

The importance of the home market is emphasized by Chairman Fordney of the Ways and Means Committee of the next United States Congress, who has forecast a higher tariff for the United States. "I am not in favor," he says, "of chasing rainbows around the world to find a market for our surplus, which in amount is only about 7 per cent. of our normal production, and at the same time neglect our home market and open the bars to the flood of goods offered us, made by the cheap labor of the world, to the detriment of our own laboring people."

The Wall Street Journal states that United States bankers, headed by a group of the leading New York institutions, are formulating plans which will probably be in definite shape within a few weeks looking to the extension of great credits to France, Belgium, Italy, Denmark and Sweden, and some other smaller nations, such credits to be granted immediately following the settlement of peace conditions.

WAIT A MINUTE

"IN THE DAY'S NEWS"

Louis Cabrera, who is regarded as the leading civilian candidate for the presidency of Mexico, is probably better known outside the republic than any of the others who aspire to succeed President Carranza. Several years ago Cabrera served as chairman of the joint commission named to adjudicate the differences between the United States and Mexico. At that time he was in charge of the financial affairs of the Carranza government. Much travel in Europe and in the United States and careful study of methods of government abroad have made him a well informed citizen and adviser of his country. In his writings and in his public addresses he has done more than any other person to make clear the precise meaning of the revolutionary changes through which Mexico has been passing during the last few years.

TO-DAY'S ANNIVERSARIES

1788—James Gadsden, who negotiated the treaty by which the United States acquired the vast territory now included in Arizona and New Mexico, born at Charleston, S.C. Died there, Dec. 25, 1858.
1815—Joseph Murat, king of Naples, declared war against Austria.
1851—The old confederation of the German States was re-established by the conference at Dresden.
1856—L. Frank Baum, author of "The Wizard of Oz" and other children's stories, born at Chittanooga, N.Y. Died at Los Angeles, Cal., May 6, 1910.

THIN PEOPLE SHOULD TAKE PHOSPHATE

Nothing Like Plain Bitro-Phosphate to Put Firm, Healthy Flesh and to Increase Strength, Vigor and Nerve Force.

Judging from the countless preparations and treatments which are continually being advertised for the purpose of making thin people fleshy, developing arms, neck and bust, and replacing ugly hollows and angles by the soft curved line of health and beauty, there are evidently thousands of men and women who keenly feel their excessive thinness.

Thinness and weakness are usually due to starved nerves. Our bodies need more phosphate than is contained in modern foods. Physicians claim there is nothing that will supply this deficiency so well as the organic phosphate known among druggists as bitro-phosphate, which is inexpensive and is sold by A. J. Ross in Kitchener and most all druggists under a guarantee of money back. By feeding the nerves directly and by supplying the body cells with the necessary phosphoric food elements, bitro-phosphate quickly produces a welcome transformation in the appearance; the appearance; the increase in weight frequently being astonishing. This increase in weight also carries with it a general improvement in the health. Nerve stress, sleeplessness and lack of energy, which nearly always accompany excessive thinness, soon disappear. The dull eyes become bright, and pale cheeks glow with the bloom of perfect health.

CAUTION!—Although bitro-phosphate is unsurpassed for raising nervousness, sleeplessness and general weakness, it should not, owing to its remarkable flesh-growing properties, be used by anyone who does not desire to put on flesh.

Veterans Discuss Prohibition Act

EFFORT TO BE MADE AT WINDSOR TO-LAY TO SECURE DEMAND FOR MODIFIED TEMPERANCE ACT

Windsor May 14.—Harmony that prevailed to-day at the Ontario Great War Veterans' convention will be broken on Thursday delegates said to night over an anti-prohibition resolution now in the hands of the resolution committee.

With a majority of the resolution committee it is said, against discussion of so "ticklish" a subject backed by a very decided opinion from Capt. (Rev.) C.E. Jenkins, president of the association fathers of the resolution fear there is little chance for them to place their arguments for a modified prohibition not before the convention unless they squeeze it in under the head of new or general business.

Reports that reached the convention from the room in which the resolution committee was secretly deliberating, caused a mild sensation among the delegates. Jenkins, who supported the resolution which now seems fated to be buried in the waste paper basket. Soldier delegates from Hamilton and other Eastern Ontario cities were especially concerned. They left their districts some said with explicit instructions to "go the limit" in support of "sane" prohibition legislation. Their only hope of being heard rests on a free speech plea that will be advanced should the resolution committee recommendation against discussion of the question.

Favor Fuel Commission. Delegates were a unit in support of a resolution demanding immediate action by the Federal Government to investigate the fuel shortage and to ensure an adequate supply of coal for the masses before next winter. A suggestion that the association set aside \$2,000 to finance an investigation by a special committee found little favor 9 per cent. of the delegates being of the opinion that the Government should appoint a commission to deal with the fuel question.

Other resolutions asking the Government to name a date for a memorial day to commemorate those who fell in battle to create a federal insurance fund for all men who served overseas and to supply permanently disabled men with special badges were carried with little or no discussion. Further debate on a resolution dealing with deporta on of agitators was deferred until Thursday.

A civic delegation from Peterboro invited the convention to that city next year.

AS AGE CREEPS ON

As age creeps on, vital force gradually decreases, until, when a man or woman is around 50, the kidneys and bladder need assistance to keep them in perfect working order.

Rheumatism, neuralgia and backache are common complaints of those getting on in years. It seems to be the custom to expect these afflictions—conclude they are simply the inevitable results of old age, and that there is no remedy for them.

There is a remedy—Gin Pills—and there are hundreds of people who can prove that the remedy is good. Mr. Frank Lalonde, a well-known farmer of St. Raphael, Ont., was enabled to return to work at the age of 61 by the help of Gin Pills. Mr. Lalonde writes that he had suffered for years with pains in his back and sides, until finally he was forced to quit work. Gin Pills relieved him to such an extent that he now states he feels as strong at 61 as he did at 30 years.

Mrs. Hugh McLeod, of Lewis Cove Road, had a similar experience with Gin Pills. In her letter to us she says: "I am 51 years and the mother of 3 children. Five years ago I was troubled with backache and dull pains across the abdomen. I used a box of Gin Pills, and feel so much better that I will continue to use Gin Pills."

Testimonials such as these cannot be disregarded, for the aged speak the truth.

It is foolish to suffer when you don't have to. Use Gin Pills and enjoy your latter years. 50c a box. Sold by all dealers. Sample free upon request.

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The contrast between the freckles and the clear skin usually is so great that no one can be more than partially successful in obliterating the disfigurement. Ointments and lotions are of little use; the cause of it at the secret drug store and tonight spread an enough to completely cover the face; remove in the morning with warm water. Repeat until every freckle has disappeared. Rough, blotchy, pimply skin, so common at this season, may be entirely gotten rid of by this same method, without discomfort or inconvenience. The effort is decidedly worth while, the new complexion obtained being so clear, smooth and youthful.



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9 x 10-6 for. \$12.00 to \$13.50
9 x 12 for. \$13.50 to \$15.00

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Committee Endorses No More Titles

COMMITTEE OF COMMONS ADOPTS REPORT OF SUB-COMMITTEE ON HONORS.

OTTAWA, May 14.—The committee of the Commons, which has been occupied all day in considering the matter of titles, at its final meeting this morning adopted a report which, drafted by a subcommittee, embodies the findings of the special committee at previous sittings in regard to titular distinctions.

The subcommittee recommends that an address should be presented to the King asking him to refrain from conferring any titular distinctions upon British subjects resident in Canada, save such appellations as are of a professional or vocational character.

Permit "Honorable." No objection is taken in the report to the title "right honorable" and "honorable" and it is recommended that the awarding of medals for military service be not discontinued. There were 13 members of the committee in attendance when the subcommittee, which consisted of Hon. W. S. Fielding, A. R. McMaster, W. F. Cockshutt and Dr. Whidden, made its report.

Mr. Fielding, while expressing himself as being in accord with the finding of the committee in regard to hereditary titles and to a considerable degree in favor of the obliteration of knighthoods, said he was not so strongly in favor of the remainder of the report and would feel free to voice his opinions when the matter comes up in the House.

Ernest Stevenson admitted in court at Visalia, Cal., that he had driven an auto while intoxicated. "What do you think I ought to do with you?" enquired the court. "I think six months in all would be about right," replied Stevenson. That penalty was imposed.



THEY'VE GOT TO GO

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Feldman's Big Two-in-One sale has been a remarkable success right from the start, and satisfied customers have been spreading the good news to all their friends. The sweeping reductions we have made all through our stock have vanquished the bogey of high prices and ladies who know good values are taking full advantage of the opportunity. But we have some further good news for you. Here's a list you haven't seen before

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