

# The Toronto World

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MONDAY MORNING, NOV. 4.

## All Now Depends on Germany.

It is stated that the naval terms of the German armistice have been settled at Versailles. The military terms also have doubtless been agreed upon. The delay, it is indicated, is over the final settlement of the peace terms, which are naturally more momentous than the terms of armistice. It will be remembered that a few days ago Mr. McNeill, a member of the British House of Commons, enquired in parliament if the peace terms would be open to discussion. Mr. Bonar Law informed him that the government represented the nation and that their decision would be final. There is no reason to fear that the judgment of the allied council at Versailles will be other than satisfactory to the powers and their people. The resolution of the German bankers calling on the government to accept any terms of peace, even at great sacrifice, is a sufficient indication of the temper of the German people. The Germans are sick of war, and any attempt to rekindle the military flames would be met with civil hostility.

## A Book of Memorable Addresses.

The Canadian Club has done a public service by issuing in volume form the addresses given at the club luncheons during the season 1917-18. This is the 15th volume of the club's proceedings, and as a record of the final year of the war possesses an unique interest. Of the 23 addresses recorded scarcely one fails to chronicle a phase of thought or a statement of facts that will be necessary to the future student of the great conflict. The more notable and distinguished speakers by no means monopolize the interest or value and Hon. John Barrett, Dr. John R. Mott and Stephane Lauzanne makes as impressive contributions as Lord Northcliffe, Sir Frederick Smith or Archbishop Cosmo Gordon Lang. Altogether it is a volume to cherish. It bears the imprint of Warwick Howe and Rutter.

## Other People's Opinions

**Wants Apartments.**  
Editor World: The writer in your sub-editorial on "Housing" has put a perfectly rational argument for permitting the outfitting of apartment suites in large private houses adapted to that purpose.

Take my case as an example. I and my unmarried daughter live in a seven-roomed bungalow house, well arranged and fitted with bath room and sun room, with a good garden and lawn plots in front and rear. There is a good deal of housework in this a house, and this makes it difficult for my daughter to devote herself freely to military service, which she desires to do. During the winter there is a moderate rental, but both of us admirably, but such suites are scarce and therefore dear.

I cannot understand why there should be any objection of any sort to people situated as we are having such accommodation provided for us as a work of private enterprise. I want a place that is comfortably heated, kept clean and quiet, and located near enough to "down town" to enable me to reach my daily work in an easy walk of less than half an hour.

In my opinion—and I am in a very good position to know—the want of such apartment suites is already a serious drawback to the legitimate progress of Toronto, and it will soon become a very formidable menace to the city's health and prosperity. Why should the city council act toward me and others in a manner so senseless and tyrannical, when we are able and willing to pay for good accommodation of a special sort?

—BUY ANOTHER—  
**TODAY'S POEM**

**BARNARD PHILOSOPHY.**  
By Robert Todd.  
What's the use of growlin'?  
Don't do any good.  
Better to cuss and brood.  
Than to cuss and brood.

If things ain't lookin' perky,  
Don't you stow an' fret,  
Gin like all-blame sixty;  
Things will change, you bet!

Folks sick in your family?  
Crops ain't lookin' good?  
Runnin' short of fodder?  
Likewise short of wood?

Everything seems goin' to the dog-gone bad?  
Gettin' 'fraid of 'em?  
Likewise all-fired mad?

Friend, jest learn a lesson  
From a man 'at knows,  
Smile, an' all your troubles  
Of which you're so glib,  
Toronto, Canada.

—BUY ANOTHER—  
**A Line of Cheer**

**Each Day of the Year**  
By John Kendrick Bangs.

**OAK OR ACORN.**  
I may not have a family tree  
From Adam A. to Izzard Me,  
But may I claim a distant one  
That later from some leafy bough  
Will sprout a bit of golden fruit  
To give me strength and cheer?  
The oak with what it best is given,  
The acorn holds the future day!

—BUY ANOTHER—

## DIGGING AUTOCRACY'S GRAVE

For things that no doubt Canada could produce as well, and in many cases better than other countries.

The devastated areas of Europe will present problems of reconstruction and a demand for the necessary material which need not be less attractive to Canada than to other countries. Mr. Stead's character, "The Cowpuncher," remarks in his new novel of that name, "All I know is that the critter 't can't run gets caught."

The problem for Canada is just this. If we can't run in the competition for the reopening markets of the world we shall be caught. Seizure of that sort would mean trade depression. The mere idea is enough to stimulate the intelligence of the country to consideration and a proper disposition of the whole series of problems involved.

If we mean to get our share of the new trade we must be on the ground with our agents, with our facts, our prices, our costs, our specialized and practical knowledge and the skill necessary to adjust conditions to demands. Chiefly we need information. It should be of every description bearing on the questions in hand. We may be late in starting, but our trade agents should be under organization, studying the situation, ready and alert.

Probably something like this is being prepared. The time is not far off when these preparations must be instantly available. We may need them next week, next month. In fact, for many countries we need them now. The country will await any announcement with some impatience.

## Ida and the Housing Proposition

BY IDA L. WEBSTER.

There has been so much said for and against Controller O'Neill's housing proposition, that probably it might be an excellent idea to talk on another phase of it, the one which deals with the homes of the poor, and the foreigners, located on such streets as Centre avenue, lower Ossington avenue, Willson Square, Price's Lane and so forth.

We will just quote you a very few instances of conditions as they are in that particular part of the town, and then you will be able to judge for yourself, just whether a rational housing proposition is needed or not. In a home on Price's Lane there are three rooms and eight inhabitants. First and foremost the residence itself was at one time the lot of a stable, and the stairs leading to this mansion are such that traffic is carried on at the owner's risk.

As for the conditions of the interior, it is impossible to paint the picture with justice to the subject. It predominates. In one room, and a small one at that, there are three beds. At the time we called a middle-aged man by seven people. Here a woman, "flu," aided and abetted, no doubt, by a battalion of flies, in fact, we did not know that so many flies could get in.

Another room, which was also used as a dining hall. The kitchen was the poorest excuse for a room imaginable, and as the house was so filthy, it went with the place, they were almost beyond human comprehension. For these rooms over this building, while the occupants paid \$13 a month.

In the rear of 153 Centre avenue there is a house of three rooms, occupied by seven people. Here a woman was extremely ill with the "flu" and the dirt of the place was horrible to imagine. In fact, in every case which we will mention the place was filthy, the walls, and the floors were anything but safe. Indeed, in most places the house had sunk so far into the ground that the front steps were superfluous. For this rear home the tenants are paying something like \$16 a month.

At 49 Centre avenue there are two rooms, with four families occupying them. Each family boasts of not less than two kiddies. Three persons were battling with the epidemic here, and the conditions were just as horrible as in the former homes. 44 1/2 Willson square is a two-roomed structure. In one there are four beds, and the other serves the purpose of a kitchen. The rent is \$12 per month. A young man was slowly recovering from influenza. In 15 Ossington avenue on the second floor there are two rooms, incidentally the stairs are that in name only, because nearly every other one has ceased to act, making it necessary for the climber to perform sort of an aerial act. A baby two years old was dying in this place, and the circumstances under which it was taking its last earthly breath were certainly not commendable to the City of Toronto.

In another place on Centre avenue there was a three-roomed house, with the kitchen window opening immediately on a stable in which there was a horse. Next to the stable was a toilet which had evidently been stopped up for days, and next to that was the water faucet. Above these places there was another home, and the rent of each of them ranged as high as \$14 a month. We might also say that there are houses in the rear on Centre avenue and the other streets which we have mentioned that rent for \$22.

With all of this in the very centre of the city, still there are men in the city council who delight to boast of this city as Toronto the beautiful, and who condemn all thoughts and suggestions of housing, unless it means the building of homes in the suburbs. If the houses on such streets as Grange avenue, Augusta avenue, Beverley street and hosts of others were turned into three or four apartment dwellings with the proper sanitary conditions, would it not be a godsend to the unfortunate who are being herded together like a lot of cattle?

Pass a by-law compelling the tearing down of the houses like unto the ones which we have mentioned, and insist that owners erect in their stead places which are fit for human habitation. When one goes through such districts it is hard to realize that real honest to goodness men are representing the citizens who dwell there, and how very quickly they are doing it too. Why in heaven's name do these aldermen, who ever they are, not take the stand of



## THE WIFE

By JANE PHELPS

Ruth Dines With Her Employer While Brian Stays Out Late.

CHAPTER LXXIX.

Ruth could scarcely repress the guilty feeling she had at accepting her employer's invitation. It came over her that she was doing exactly what she hated so to have Brian do—then excused herself on the ground of business.

Had Brian been coming home as usual, she would not have gone. But Mr. Mandel had been so insistent that she dine with him, if she worked overtime, that it had been easier to consent than to refuse.

"I will be careful not to tell him when Brian is out," she said to herself, as she smoked her pipe preparatory to going to dinner. She had worked with Mr. Mandel until a little past seven, and was both tired and hungry.

"She was thankful for the waiting taxi. It would rest her a bit."

"Why of course they are. I feel almost wicker to go to dinner with you, knowing he is probably taking a snack in some horrid place near his office."

"You have a very tender conscience."

As he said it, Arthur Mandel wondered if it was wise to hide what he knew from Ruth. Was for him: his hopes of winning her. She evidently cared nothing. Had he realized that already Ruth was terribly jealous of Mollie King, that she knew of some of Brian's visits, he would have been wiser. But he supposed her entirely in the dark except perhaps that day when she had seen them when they visited Washington street business.

They had a delightful dinner. Mandel insisted that Ruth drink a tiny glass of champagne.

"It will do you good," he had said when she objected, and so once more she did as he asked rather than discuss the matter further.

When they finished he put Ruth into a taxi, bade her good night, adding:

"Don't hurry down in the morning. You need the rest."

Was ever employer so kind? Ruth wondered as she leaned back in the corner of the taxi. All her dinner he had chatted brightly, told her interesting stories and anecdotes of people she knew, and in the least of her time he had entertained her. She had been grateful. She did not feel like talking and it had been a relief to know that she was not required of her. And some way she knew that Arthur Mandel knew she did not want to go, and so had saved her the necessity.

Ruth was just the type of woman who appreciated such delicacy of attention. She thought much of Mandel as a consequence. She regarded him as the kindest, most thoughtful man she ever had known. Occasionally she wondered idly why he never had married, and was rather pleased that he had not, also she could have given no reason for her feeling.

She went directly to bed when she arrived home, and fell asleep almost immediately. She had not intended to go to bed so late, but she had heard tell him of her nice dinner, and he had given no reason for his type. But she really had been very fatigued, and so had slumbered, regardless of her intent to remain awake.

She woke with a start. She must have fallen asleep. But Brian was not yet in, so she could not be sleeping long. He had said he would give her a call after nine. He had just nine when she lay down.

She looked at the tiny clock on her dressing table. It was after eleven. She had dozed nearly two hours. Where in the world was Brian?

She went to the window to watch for him.

Just as the clock struck 12 she saw him. Some impulse, for which she could not account, sent her scurrying into the hall, and she had intended to be asleep when Brian switched on the lights.

Tomorrow—Brian Remains Out Just as Late as Before.

—BUY ANOTHER—  
**Want Better Adjustment**  
**Of Pensions for Disabled**

Disatisfaction is rife among returned men respecting the practical adjustment of pensions by the Dominion Government, more especially in the case of men who are really given no reason for their being both legs amputated or who are seriously injured internally. In this connection Geo. Murrell, secretary of the central branch of the G.W.V.A., is personally interested in the problem of submitting a plan of campaign to the executive of the branch which meets tonight. Comrade Murrell knows of cases in which men almost completely disabled are receiving only \$40 a month pension, and last night he related the case of one man, Jack Beddard, who was taken ill on his way to the Guelph Military Hospital, who was given a pension of only \$10 a month.

—BUY ANOTHER—  
**TORONTO TRAVELER DIES.**  
George E. Walker Succumbed to Pneumonia at St. John, N.B.

## IDA and the Housing Proposition

BY IDA L. WEBSTER.

Toronto wants a population, but the city fathers do not know how to take care of the influx when it does come. They treat these people like lepers, and yet they are the ones who are going to raise the coming generation, or at least a part of it. If the hell hole of Calcutta had anything on some districts in this city, then indeed must it have been a wild place.

About the best thing which the city council can do today is refer this housing proposition back until the next meeting, and in the meantime go in a body and make an inspection. If they can return to the city hall satisfied that all is well, then it is high time for a new bunch of faces to represent the various wards, and surely the citizens of Toronto will see that the change is made.

Today the fuel in the schools will likely be discussed, that is there is an agitation on foot for the coal in the buildings to be distributed to those citizens who are in need, and who cannot get it from any other source. There are 2000 tons of coal in the schools, and with the continued closing for the next two weeks much will be saved. Certainly if this stunt is carried out, it will save the city a lot of money. For it, because the citizens have borne, and are bearing all that human nature can stand.

—BUY ANOTHER—  
**MANY HAPPY RETURNS.**

John Macdonald, president John Macdonald's Co., Limited, born at "Oaklands," Toronto, Nov. 4, 1863.

—BUY ANOTHER—  
**INDUSTRIAL WORKERS**

A significant feature of the returns received from provincial cities outside of Toronto indicates that the industrial workers are subscribing to the loan in a most gratifying manner.

Welland heads the list with 12 industrial establishments having won the honor flag, six of which report 100 per cent. of their employees applying for bonds. There are approximately 5000 industrial workers in Welland and the employees' organization committee. Up to date the average application per employee is \$145. One plant has an average per employee of \$300.98, and the Ontario committee has issued a challenge to any other plant in Canada to exceed this amount. Anticipating an acceptance of the challenge, this firm is making a further canvass of its employees.

Other cities reporting large subscriptions under the employees' organization plan are Hamilton, St. Catharines, Brockville, Sarnia, and the Village of New Toronto.

Welland is the first Ontario city to fly the government-general's honor flag, and in the respect shares the distinction with Ontario City.

—BUY ANOTHER—  
**ONTARIO ORGANIZERS**

**CONFER IN TORONTO**

G. H. Wood, chairman for the Province of Ontario, presided at a short conference of divisional and county organizers who came to Toronto for the week-end to report progress and discuss local problems.

Notwithstanding the bad weather which has prevailed generally during the past week, and the influenza, which is still very bad in some parts of the province, the organizers were enthusiastic over the progress made. Reports of the results from industrial plants were particularly encouraging. Brief reviews were made by W. L. McKinnon, secretary of the Ontario organization; W. A. Mackenzie, chairman of the organization committee, and F. J. Coombs, chairman of the publicity committee, followed by a general discussion. The meeting was also addressed by Norman Sommerville, who had charged the organizers for the province in the last campaign.

For the first week of the campaign Ontario has done well, and the organizers have returned to their territory determined that the objective for the province of \$250,000,000 will not only be reached, but considerably surpassed before the campaign closes.

—BUY ANOTHER—  
**CHILDREN AND MATCHES.**

Children playing with matches caused a fire at the premises of Levine Leather Findings Co., on Saturday. The damage amounted to \$800, \$100 to the building and the rest to the contents.

—BUY ANOTHER—

## NOTICE

**Military Service Act, 1917.**  
**EMPLOYMENT OF MEN IN DEFAULT UNDER THE MILITARY SERVICE ACT.**

The following Regulations, recently approved by the Governor General in Council, impose strict obligations upon every employer to ASSURE HIMSELF THAT EACH OF HIS EMPLOYEES OF MILITARY AGE AND DESCRIPTION IS IN POSSESSION OF DOCUMENTS PROVING THAT HE IS NOT IN ANY WAY IN DEFAULT UNDER THE MILITARY SERVICE ACT.

An employer who is charged with having a defaulter in his employ must be able to prove THAT THE MILITARY SERVICE PAPERS ISSUED BY THE REGISTRAR OR MILITARY AUTHORITIES TO THE EMPLOYEE IN QUESTION WERE PRODUCED FOR HIS INSPECTION at the time when the employee was taken into his employment, and that it was reasonably established to his satisfaction that the man was not in default under the Military Service Act. It should be clearly understood that the Canadian Registration Certificates given on June 22, 1918, at the time of general registration, in no way define the status of a man under the Military Service Act.

**REGULATIONS.**

"106. Every person who employs or retains in his service any man who has deserted or is absent without leave from the Canadian Expeditionary Force, or who is in default in the performance of any obligation or requirement for reporting or for military service, imposed upon him by the Act or Regulations, or any proclamation thereunder, shall be guilty of an offence punishable on summary conviction by imprisonment not exceeding six months, or by a penalty of not less than One Hundred Dollars, and of not more than Five Hundred Dollars, or by both such imprisonment and fine, unless such person prove that he made due inquiry and that THE MILITARY SERVICE PAPERS ISSUED BY THE REGISTRAR OR THE MILITARY AUTHORITIES TO THE MAN SO EMPLOYED OR RETAINED IN HIS SERVICE WERE PRODUCED FOR HIS INSPECTION, and that it was reasonably established to his satisfaction by such inquiry and papers that the man was not a deserter or absent from the force without leave, or in default in respect of any of the obligations or requirements aforesaid."

"106A. Every person who HARBOURS OR CONCEALS OR IN ANY WAY ASSISTS ANY MAN WHO IS A DESERTER OR ABSENT WITHOUT LEAVE FROM THE CANADIAN EXPEDITIONARY FORCE, or who is in default in the performance of any obligation or requirement for reporting or for military service imposed upon him by the Act or Regulations, or any proclamation thereunder, shall be guilty of an offence punishable on summary conviction by imprisonment not exceeding six months, or by a penalty of not less than One Hundred Dollars, and of not more than Five Hundred Dollars, or by both such imprisonment and fine, unless such person prove that he was not aware and had no reasonable ground to suspect that the man so harboured, concealed, or assisted was a deserter or absent from the force without leave or in default in respect of any of the obligations or requirements aforesaid."

**MILITARY SERVICE BRANCH.**

## NOTICE TO SOLDIERS ON HARVEST LEAVE.

Attention is directed to a recent announcement published in the Press by the Military Service Branch, Department of Justice, regarding extensions to be granted to men EXEMPTED AS FARMERS.

It is pointed out that this DOES NOT IN ANY WAY AFFECT MEN WHO HAVE BEEN ORDERED BY THE REGISTRAR TO REPORT TO DEPOT BATTALIONS AND WHO HAVE THEREAFTER RECEIVED LEAVE OF ABSENCE FROM THE MILITARY AUTHORITIES.

Once a man has been ordered to report for duty by the Registrar he leaves the jurisdiction of the Registrar and comes under that of the Department of Militia and Defence, and is to be considered as a soldier. This applies to men of the 20 to 22 Class who have been ordered to report by the Registrar in virtue of the cancellation of exemptions by Order-in-Council of the 20th April last, as well as to those ordered to report in the usual way on refusal of claim for exemption, or on expiration of exemption granted.

All men, accordingly, who have been ordered to report, and are therefore SOLDIERS, and who have subsequently been granted harvest leave by the military authorities, MUST, NOTWITHSTANDING THE NOTICE ABOVE REFERRED TO, REPORT ON THE EXPIRATION OF THAT LEAVE, unless they are notified to the contrary by their Commanding Officer or by general notice published by the Department of Militia and Defence.

**DEPARTMENT OF MILITIA AND DEFENCE.**

## FOREIGNERS SUBSCRIBE.

Miss Kathryn Herbert and Captain Jon Lawson made a clean-up yesterday on Victory bonds when they canvassed, or rather when they addressed, audiences in two halls. At the Polish gathering, which was held in Occident, Hall, at the corner of Bathurst and Queen streets, there were about 200 natives of Poland, and among them they contributed \$12,500.

The Chinese meeting was conducted at 145 West Queen street and was equally as enthusiastic. Although there was \$10,000 worth of bonds sold here, only half of the amount will go to division E, because Captain Lawson and Miss Herbert were indulging upon the territory of section A. Next Sunday there will be another meeting in each of the halls, and it is hoped that this week's splendid mark will be surpassed.

—BUY ANOTHER—  
**TAKE HALF A MILLION.**

The Western and British American Assurance Companies have subscribed a million dollars (\$250,000 each) to the new Victory Loan. This makes a total of \$950,000 that has been taken in Victory Loans by these two companies.

Thursday. His wife and one infant child left Toronto on getting word Tuesday afternoon, but arrived shortly after death occurred.

Mr. Walker, who was formerly connected with Manchester, Robertson, Allison, Ltd., of St. John, was widely known in the New Brunswick territory, and had a large circle of friends in Toronto. He lived at 45 Benlomon avenue.

—BUY ANOTHER—

Western and British American Assurance Companies Subscribe to Loan.

The Western and British American Assurance Companies have subscribed a million dollars (\$250,000 each) to the new Victory Loan. This makes a total of \$950,000 that has been taken in Victory Loans by these two companies.

—BUY ANOTHER—

## Linen H.

Notwithstanding Linen and same owing to new on the ladies' neckties and handkerchiefs are much lower find all on sale. Get neckties and handkerchiefs at \$2.00 per dozen. Ladies' fine \$12.00 per dozen. Ladies' fine \$12.00 per dozen. Ladies' fine \$12.00 per dozen.

## H.S. Cotton

Made from linen and same owing to new on the ladies' neckties and handkerchiefs are much lower find all on sale. Get neckties and handkerchiefs at \$2.00 per dozen. Ladies' fine \$12.00 per dozen. Ladies' fine \$12.00 per dozen.

## Cotton Pill

48 dozen of domestic cotton. They are serviceable. At these prices, you get some value for your money. Price is \$2.00.

## John C.

John C. is a well-known name in the business world. He is a man of high character and integrity. He has been successful in many of his ventures and is a respected member of the community.

## Ladies' and Gentlemen

Work excellent. NEW YORK. Phone No. 5165.

## ALEXANDER

Ethel Dundas. H. Alexander. J. E. O'Reilly. Court of Honor.

## BRADLEY

street, on St. Monica, August son of William. Funeral Monday at 2 P.M. St. Peter's.

## INTERMENT

Interment Monday at 2 P.M. St. Peter's. Funeral Tuesday at 10 A.M. St. Peter's.

## PROSPECT

Prospect Cemetery. CORMACK—Sud. Her late residence. Prospect Cemetery.

## CORMACK

Sud. Her late residence. Prospect Cemetery. CORMACK—Sud. Her late residence. Prospect Cemetery.

## FOULDER

Fowler, aged 38. Funeral Tuesday at 10 A.M. St. Peter's. Funeral Tuesday at 10 A.M. St. Peter's.

## MILLER

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## JOHNSTON

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