

### BRANDED AS POLYRUINS AT MEETING LOEW'S

Bluffers and White-Livered  
Cowards' Was How Major  
Boehm Described Men.

### OBTAINED SIX RECRUITS

Speakers Called Upon Women  
to Ignore All Those Not in  
Khaki Uniform.

Half a dozen offered themselves for  
service at the recruiting meeting at  
Loew's Theatre yesterday afternoon  
under the auspices of the Toronto  
Citizens Recruiting League. Major  
Boehm requested the request of a week  
ago, and asked the men who believed  
the war to be Canada's war to stand  
up, and the thing out process re-  
sulting in the securing of a few re-  
cruits.

Yesterday's weather kept a number  
of people by their own doors and  
the crowd was not as great as on  
previous Sundays, but it was evident  
from the first that those who had  
ventured out were the people who are  
interested in what Canada's sons are  
doing and what they are going to do  
in the great fight for freedom against  
German militarism.

Following the motion picture part  
of the program, the chairman, Napier  
Robinson, briefly referred to the hor-  
rors of Belgium and urged upon the  
young women not to entertain young  
men who were not in khaki.

Major Boehm, who returned  
from the front, and the first military  
speaker, thought it unfortunate and a  
great pity that he was compelled to  
continually repeat the same words  
and that he had made three months  
ago when there were still so many  
young men fit for military  
service. "I can see how a man can  
conceive that he has a right to stay  
at home when his country needs him  
so badly," he declared. "But the  
representative color of love,  
because the men who have done  
khaki have put on a uniform, by  
which to show to the outside world  
that they have true love for their  
mothers, wives and sweethearts.  
Those who do not put on the King's  
uniform will alter the war by social  
lepers."

He thought that there were only  
three reasons why men did not enlist  
that they were frightened, yellow or  
their women folks prevented them.  
He had no hope for the yellow man,  
but urged that the others should  
saying, "We have got our backs up  
against the wall; we are fighting for  
our life. Things were never blicker  
than they are now for the British  
Empire, and every man should assist  
in bringing the empire out of the  
ditch. Buck up, buck up."

Major Boehm of the 169th Battalion  
followed with a very earnest ap-  
peal, declaring that last week was  
the best for recruiting that Canada  
has had since the outbreak of war.  
During the week the 169th Battalion  
alone had secured over 600 recruits.  
He thought that the greatest message  
Canada had sent to the boys at the  
front was that the number of men  
offered in the service of the empire  
had been raised from 250,000 to  
500,000. Some of the men who had  
stood as willing to fight sat down  
before the recruiting sergeants and  
got to them. These the major refer-  
red to as "bluffers and white-livered  
cowards."

Privates Clarke and McElroy of the  
first Canadian expeditionary force  
told of some of their experiences in  
the trenches, and urged upon those  
present the need of more men. Es-  
pecially forceful was the appeal of  
Pte. McElroy, who pointed to one  
man saying, "You with the spirit  
of a military officer, you, your  
dear old mother, sisters or sweetheart  
will keep the fires burning until you  
come home."

### RECRUITING LEAGUE IS DOING SPLENDID WORK

Dr. Norman Allan and Col. Le-  
vesconte Reply to Critics of  
Sunday Meetings.

Ten men at Loew's Theatre last  
night answered the call of Pte. Clarke  
and gave their names to recruiting  
sergeants, thus signifying their inten-  
tion of donning the "Queen's Own"  
uniform today. Pte. Clarke was  
wounded in the foot at the front some  
months ago and is going back. He told  
them that the khaki was the best piece  
of cloth he ever wore. "What's the  
matter with Toronto young men?" he  
called. "I expected to get at least a  
hundred recruits out of this big meet-  
ing."

Even the rain could not keep the  
crowd from the downtown recruiting  
meetings, and again scores were turned  
away from Loew's. As a result of the  
big response to the crowds, Lt.-Col.  
Levesconte announced that after this  
no person under military age will be  
admitted to the recruiting meetings.  
"It is only fair that children should not  
occupy seats which might be filled by  
men of military age," he said.

Both Chairman Dr. Allan and Lt.-Col.  
Levesconte took occasion to defend the  
Sunday recruiting meetings from the  
criticism recently launched by some of  
the reverends. "As an officer of the  
Queen's Own, I want to say that the  
Recruiting League is doing a great  
work in holding these recruiting meet-  
ings," said Lt.-Col. Levesconte. "The  
net result is that the number of re-  
cruits obtained here each Sunday  
night; the added enthusiasm for re-  
cruiting figures and during the re-  
cruiting of the week. It is a great edu-  
cational work." Dr. Allan said the  
meetings had obtained results, more  
than that, he said, critics must go far  
ahead to class them as a show.

Surgeon-General Ryerson told the young  
men that if they only knew and could  
have seen some of the barbarisms per-  
petrated by the Germans, their blood  
would run so hot that the recruiting  
booths would be overcrowded. He told  
of a dozen instances where the Ger-  
mans had ruthlessly butchered civi-  
lians.

Lt.-Gov. Congdon of Yukon district  
explained to the audience that the real  
issue in the big struggle was the rights  
of the people. He referred eloquently  
to Belgium's gallant stand, and said  
Englishmen should be proud of the  
prompt stand taken by their mother  
country in backing up this heroic na-  
tion in her fight for freedom. "There  
is nothing now that stirs the hearts of  
Canadians like the reverence they hold  
for the mother land," he said.

## One of Canada's Pressing Questions--- Credit Loans for Farmers

The World takes up the question, this morning, of a better system of  
loans for farmers. Great progress has been made in Europe in this respect;  
also in Australia and New Zealand. A bill is now before the congress of  
the United States to solve the problem; and we must solve it here in Canada,  
either in the Australian way, or the plan now before congress, or in a mod-  
ified plan. Ireland has been regenerated by a system of financial credit made  
for farmers under state direction.

In order to open up an intelligent way we propose to pre-  
sent quotations from two papers of western Canada and to follow it up by  
a carefully prepared summary of the bill now before congress. And speak-  
ing of western Canada, we may point out that within the past month a num-  
ber of farmers' conventions have been held out there and that this was the  
main issue. The Governments of Saskatchewan and Alberta have broken  
thru them and the newspapers out there are only beginning to break thru  
the strangle of the discussion. The question of ordinary banking is also a  
pressing one with our people; but we propose to keep the issue in this article  
to the matter of improved credit or loans, for long periods, to our farmers.  
Here are the two extracts that open up the issue:

### The Situation in Canada

MONEY FOR STOCK RAISING.

Editorial, Winnipeg Free Press, Jan. 10.

There are three things which the  
farmers of this province want, need  
and should have.

They want long-term money at a  
lower rate. In New Zealand and Aus-  
tralia settlers get funds for 30-year  
periods at a lower rate than obtain-  
able in this country with this interest-  
ing addendum, that at the end of the fixed  
time the principle is amortized.

The second thing the farmers want  
is comparatively short-term money,  
which is still a much longer term than  
any bank can consider. In this pro-  
vince there has been incessant discus-  
sion, but not too much, of the  
necessity of mixed farming, but little  
reference to the financing of the live-  
stock. The question still remains un-  
answered where the producer is to get  
the capital for this purpose. That is  
to say, the problem is unsolved in  
this country, but it is apparently not  
unsolved in some other, as in the  
United States. In the matter of raising  
hogs, there is not much difficulty be-  
cause a farmer can get into and out  
of hog raising in a short time. With  
cattle it is different. Here there is a  
three-year period to be considered. In  
order to get the best results out of  
cattle, the raiser must have money for  
three years. The cattle are always  
available as security, but no bank do-  
ing business in western Canada could  
consider a loan which would have to  
run so long. This is not a criticism  
of the excellent financial institutions  
which are doing business in this coun-  
try. Funds in corporations constituted  
as ours are must be kept fluid and  
cannot be locked up for so long a  
period. This, however, does not help  
the cattle raiser, as some of them are  
said to have found out to their cost.

At the convention of farmers in  
Brandon during the past week it was  
stated that a farmer in the north-  
western portion of the province had  
secured \$4,000 from a cheque bank in  
intention to buy cattle, and when No-  
vember came he was forced to sell the  
last one to get the funds to repay the  
bank. Some arrangement must be  
made if this province is to prosper, so  
that a good farmer who has a stake in  
this country can get the best results  
out of cattle.

The third thing which the farmers  
want is a class of bankers in this  
country districts who have some  
power and discretion. On this point  
should be happy for the act as it stands  
today does not please the farmers at  
all. The Lethbridge Board of Trade  
has done fine missionary work in the  
direction, and Hon. Mr. White is wise  
to have taken note of its operations  
and made use of its experience in bet-  
tering the law.

LIVESTOCK CREDITS.

Editorial, Calgary Herald, Jan. 22.

From the viewpoint of the ordinary  
western farmer who stands in need of  
ready credit for a livestock venture,  
it is certain that the Canadian banking  
system is very much of a failure. Only  
if the farmer is a wholesaler in live-  
stock will the Banking Act permit of  
him being allowed credit. If he is a  
small farmer and wants to break into  
the livestock game in a small way he  
is barred. In this respect the United  
States banking system is a vast im-  
provement over the Canadian.

President Marnoch of the Lethbridge  
Board of Trade explained to the mem-  
bers of the U.F.A. how, in that dis-  
trict, the small farmer's disability in a  
credit way had been partially over-  
come. While it was not possible for  
the banks to lend him money for the  
purchase of a few cows or other live-  
stock, taking as security a lien on the  
stock, it was possible for the bank  
manager to lend money on the sureties  
of business men of the city. The busi-  
ness men clubbed together, each stand-  
ing sponsor for \$50 in the scheme,  
and the farmers were invited to make  
application for livestock loans.

They did it to a very considerable  
extent, and, after the scheme had  
been scrutinized by an advisory  
committee of men well acquainted with  
all the farmers in the district, in every  
case where endorsement remained the  
cash was forthcoming. To safeguard  
the guarantors from possible loss five  
per cent. over the cost of the livestock  
in each case was charged, and this  
money has been banked as a reserve.

The Lethbridge plan has worked ad-  
mirably. There are today many small  
farmers in the Lethbridge district who  
are better off than they could ever have  
hoped to be otherwise as a result of it.  
It has been a capital idea, and in help-  
ing their farmer neighbors over a hard  
spot and the farmers are correspond-  
ingly grateful.

Incidentally, and possibly as a result  
of the prominence given to this weak-  
ness in the Canadian Banking Act by  
the Lethbridge plan of credit, it is an-  
nounced that an amendment in the  
matter of credits to farmers is con-  
templated in the Banking Act. It is  
desirable that something of the kind  
should be done for the act as it stands  
today does not please the farmers at  
all. The Lethbridge Board of Trade  
has done fine missionary work in the  
direction, and Hon. Mr. White is wise  
to have taken note of its operations  
and made use of its experience in bet-  
tering the law.

### The Plan Before Congress

During the past two or three years a financial revolution has been ac-  
complished in the United States. State banks of issue and redemption have  
been established and the national credit has been placed for the relief of  
business and industry under rigid government direction and control. The  
are no longer compelled to hoard vast cash reserves in apprehension of cur-  
rency failures and long periods of restricted credits. All this has been brought  
about by the federal reserve bank system.

But while the United States has thus put itself abreast of European na-  
tions in providing ample credits for merchants and manufacturers, it lags be-  
hind in caring for the farmer. Now the Wilson administration has seen  
the need addressed to the problem of rural credits and a bill has been  
introduced in congress which endeavors to establish for the benefit of the  
American farmer government land banks and co-operative rural associations  
connected up into one system under rigid government direction and control.  
The bill recommended by a joint committee of both houses of congress of  
which Senator Hollis of New Hampshire is chairman, is now before the  
senate of the United States. It is entitled:

"A bill to provide capital for agricultural development to create a stand-  
ard form of investment based upon farm mortgages, to equalize rates of  
interest upon farm lands, to furnish a market for United States bonds, to  
create government depositories and financial agents for the United States  
and for other purposes."

The United States proper is to be divided into not less than twelve land  
bank districts. In each land bank district there is to be a land bank whose  
minimum capital shall be \$500,000. Any stock not subscribed for by the pub-  
lic within ninety days will be subscribed for by the secretary of the treasury  
for the United States Government.

These land banks and the National Farm Loan Associations hereafter  
referred to are to be under the direction and control of the Federal Farm Loan  
Board.

The Federal Farm Loan Board is to consist of five members appointed  
by the president of the United States with the advice and consent of the  
senate. The members will serve for ten years and receive a salary of \$12,000  
each. Not more than three of them are to be members of the same political  
party. One of their number shall be designated by the president as "Farm  
Loan Commissioner." He shall be the executive of the board.

The Federal Farm Loan Board will, in the first instance, appoint the  
directors for the twelve land banks.

The land banks shall invest at least ten per cent. of their capital in  
United States bonds. They may, under certain restrictions, receive savings  
on a deposit from the public, but shall not do a general banking business.  
They will be fiscal agents of the United States and depositories of public  
monies.

# "Business as Usual"

## The War Time Slogan Of the British Empire

WHEN Great Britain went to war, and Canada went to war, the best minds in the  
Empire immediately saw the advantage of continuing, as far as possible, all busi-  
ness enterprise without interruption. Mr. Lloyd George in a notable speech said: "Vic-  
tory will rest with the longest purse."

"Business as Usual" necessitated merchants, manufacturers and employers of labor  
using every effort to maintain full staffs. Our newspapers for months, day by day, called  
upon employers to keep on their men, not to reduce, and as far as possible not to cut  
wages, AND MOST EMPLOYERS DID THEIR BEST.

## What of the Citizens' Committee of One Hundred?

They say—PROHIBITION—Let us ruin the business of the Distiller, the Brewer, the  
Hotel, the Liquor Store. Of course, the hours of sale have been reduced, and these  
businesses have seriously felt the effect of the War, but no matter, no "Business as  
Usual" for them. It's true they pay a license to the Government, and at present the  
Government Treasury isn't overflowing, but what matter, just or unjust, away they go.

## What of the Employees?

What does the Committee of One Hundred say of the men who are employed in  
Distilleries, Breweries, Hotels, Liquor Stores? What do they say of the wives and little  
children? They say, in effect, that this great effort they're making cannot be balked by  
tender feelings for women and children. It's true it may be impossible for these men to  
get employment, and their wives and children may be destitute, but no "Business as  
Usual" here. Those connected with the Liquor Traffic must go.

## Is This British Fair Play?

THE PERSONAL LIBERTY LEAGUE OF ONTARIO

ed for paying off a pre-existing debt or for equipping or improving the  
farm.

It is then up to the association to say whether the application shall be  
granted, and if it is granted, all the members of the association are person-  
ally liable, at least to some extent, for the repayment of the loan. If the  
association decides to accept the mortgage it is passed on to the land bank.  
The land bank redempts it at par, if it considers the risk a good one and  
finds that all the requirements at law have been complied with.

The mortgage will run for not less than five and not more than 36 years,  
at the option of the borrower, and will be paid on the amortisation plan.  
That is to say, the farmer will, in reality, be charged 5 per cent., but he will  
pay 6 per cent. or more and the excess payment will be so capitalized that  
after a certain length of time he will find his debt paid off and his land  
clear.

The land banks will raise the money they need at 4 per cent by issuing  
farm loan bonds. These bonds will be secured by all the mortgages held by  
all the land banks. All the land banks will also guarantee their payment.  
Then, too, every mortgage will have behind it the National Loan Association  
which endorses it to the land bank and this will include at least some per-  
sonal liability on the part of the members of that association.

These bonds should command a ready market even though they only bear 4  
per cent. interest. By the bill they are exempted from all taxation, national,  
state, or local. All trustees, executors, trust companies and others holding funds  
in a trust capacity will be authorized to invest in them. They will be pur-  
chased by the regional banks and member banks, for they can be utilized  
for reserve purposes, and will be practically as valuable to the banks as  
government bonds.

If the bonds can be floated at 4 per cent, the land banks and the National  
Loan Associations lending money at 5 per cent, will have a big margin  
for expenses and profits. Some of the profits will ultimately go back to the  
stockholders of the National Loan Associations in the shape of dividends and  
help pay off their mortgages.

It may be mentioned in passing that the farmer gets back as a credit  
on his mortgage the 5 per cent of the loan he puts up as his subscription  
to the National Loan Association. That provision of the law is much  
along the line of the practice followed by the old building and loan asso-  
ciations.

We have not touched upon the Joint Stock Loan Banks. They are author-  
ized to be organized as private corporations, under public regulation and con-  
trol, to perform many functions of the district land banks. They will be  
for the benefit of well-to-do farmers in old settled portions of the country who  
will prefer to borrow from a bank direct, rather than thru the medium of a  
co-operative association.

Canada must have some such law as they have in Australia or in Eu-  
rope, or as they propose in the States! But so far for today.

### THE READING OF THE BIBLE INCREASING AMONG THE MASSES

When we joined the syndicate of  
newspapers, now engaged in the dis-  
tribution of the Red Letter Bible all  
over this country, we had no concep-  
tion of the immense popular demand  
that would ensue. It seems to be  
fairly craved by the thousands that  
make up the masses of the people.  
Several hundred thousands have al-  
ready been distributed thru the lead-  
ing newspapers, the publishers intelli-  
gently who also state that their pres-  
ses will probably print editions running  
over a million before the public is  
satisfied. The far-reaching effect of  
this revival of Bible reading cannot  
well be over-estimated. That it will  
raise the standard of ethics and mor-  
ality for millions is the prediction of  
those who speak with authority. One  
coupon will be printed in these col-  
umns only a few days.

Bibles are on view at The World office,  
40 West Richmond street, Toronto, and  
40 South McNab street, Hamilton.

ALLIES ARE DISCUSSING  
SPEEDING UP MUNITIONS

PARIS, Jan. 29.—A commission con-  
sisting of David Lloyd George, minis-  
ter of munitions; Andrew Bonar Law,  
secretary for the colonies; General Sir



LOUISE MURRAY.  
"In Old Kentucky," at the Grand Opera  
House.

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**DURHAM MINERS FAVOR  
MILITARY SERVICE BILL**  
LONDON, Jan. 29.—The Durham  
Miners Union took a ballot today on  
the question of whether they should  
support the military service bill and  
the vote resulted in a majority of  
7896 in favor of the bill. For the bill, 24,  
715; against the bill, 26,819.

**FRENCH HAVE RECAPTURED  
TRENCHES FROM GERMANS**  
PARIS, Jan. 29.—French troops near  
Hill 140, in the Artois district, recap-  
tured some of the trenches taken by  
the Germans, the war office announ-  
ced. In the valley of the Fecht, French  
heavy artillery caused an outbreak of  
fire in a German munition depot. Nu-  
merous explosions could be heard in  
the French lines.

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