

The Toronto World

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WEDNESDAY MORNING, JUNE 21

Provincial Loans to Farmers

British Columbia now has an agricultural credit commission. The commission is empowered to make loans to farmers upon the security of their holdings. A loan may be made for a season in order to help out with a crop or it may be known as a "short date loan" running from three to ten years, but it is anticipated that the majority of the loans will be for long terms, twenty, thirty or even thirty-six years, and be repaid on the amortization plan.

The system seems to be pretty closely modeled upon that which obtains in some of the Australian states. The province borrows money and lends it to the settler without endeavoring to make any money out of the transaction. Thus British Columbia will loan at 6 1/2 per cent, money which it has borrowed at 5 1/2 per cent. This leaves a small margin for cost of operation and possibility of loss.

British Columbia begins on rather a small scale, the agricultural credit commission having only one million dollars with which to commence business. It is, however, a step in the right direction. The general scheme of rural credits in our opinion could be better carried out thru federal land banks under the control of the national government, and with the assistance of the provinces. Even a provincial bank would be better than a provincial government to loan the money direct, but the B. N. A. Act seems to make a provincial bank impossible. Banking and currency reform and the development of a rural credit system are problems that press upon the Dominion Government, and Sir Thomas White has more than intimated that he will work out some rural credit plan under federal control by the next session of parliament.

Women Might Help Recruiting

A good deal of our success, if not all of it, depends upon whether we are really in earnest about winning the war. It will take all our resources, we were told by Mr. Lloyd George, to do it. If we fail to contribute all our resources we need not expect to win. It cannot too often be insisted upon that the army that can hold out longest wins the war. The Germans are, as we hope, staking their last resources upon that hope. But so also are we, and if we fail in the crucial period of this war, as it is of every war, and fail to support our early efforts with our ultimate maximum of strength, all that has gone before will have gone for naught.

Do our young men and our mature men, our women and our politicians think of this fact? Do they realize that in these days even more emphatically than in the first days of the war are needed all the self-sacrifice, all the devotion, all the patriotism, all the energy, the determination, and the will to see the struggle thru to a triumph?

In England they have had to resort to conscription to get the last man out. In Canada we have them in thousands, in hundreds of thousands, but they stand aside as the world were not in agony for their help. The greatest cause that ever appealed to humanity still in the hour of greatest crisis leaves them cold. Are our men afraid to do what their brothers and cousins and friends and fathers have done, or is it merely thoughtlessness or the influence of the women with whom they associate that keeps them back?

A man doing his bit across the water writes of these easy going young men, "I am tired of all those fellows with nice new straw hats and nice new girls back home, getting away with it, and millions of us with nice girls and nice girls for straw hats practicing to kill." It must be hard for any young man of spirit to read such words and stay at home.

Why do they not get into the game? Surely they do not judge it from the point of view of dollars and cents or material interests or anything of that sort?

The good sports, the athletic men, have gone and will not let their own men lose. But if there is not the sporting spirit in a man can he not be approached from some other angle? The military training a man gets does not take him to war always. There are plenty of men in Toronto who have been thru the ranks of local regiments, who are eligible to go, but who stay at home.

The men at the front think the girls at home could do a great deal if they would resolve not to go out with any eligible young man not in khaki. Are our young women thoughtful enough to understand the responsibility that rests upon them? Do they know about Belgium and Serbia and Poland, and what would happen to them in Canada if Germany won, and German troops occupied the Dominion? The young men who will not go to Europe to fight for the young women of Canada are hardly worth receiving attention from here.

There is another way in which women in Canada might help as they have done in England. They might take part in the work of the munition factories and in other places of employment and set free the men who are at work. In England it is regarded as disgraceful for a man not to work or enlist, and for a woman not to be employed in some way in helping on the war. Ladies of the highest rank and title are taking their places in the fields of labor in order to release the men who can fight at the front.

The same thing should be true here. Some of the women's organizations ought to lead the way in this matter. The women of Canada, collectively have done a great deal, but if some definite society like the Daughters of the Empire would show the way and set the pace more would follow. There are over 2,500,000 women in England and in France and in the allied countries working on munitions. They include the most prominent socially and the best educated in the land. Do Canadian women think it a disgrace to help the great cause in this way? If they will not do this, they may at least exert great moral pressure upon the young men who ought to be in the ranks, and who are at home for no reason or other remain at home and take their ease.

Progress in Oshawa

Oshawa has made such a reputation for itself as a live manufacturing place, and so many important industries have sprung up there in recent years in addition to the old established ones that have long been the backbone of this centre, that it is not surprising to hear of still further developments and expansion. On next Saturday the citizens have a proposal to vote upon, which will undoubtedly be carried and will add immeasurably to the importance of Oshawa. The proposal is in connection with the anticipated extension of the McLaughlin motor plant, already a gigantic industry, by which the assessment on the new additions would be included in a fixed assessment on the plant of \$175,000 for ten years.

While the practice of bonusing industries is not a new one there is a decided difference of opinion whether the method of a fixed assessment is really of the nature of a bonus or not. It is evidently quite a different thing from the granting of a sum of money or the guaranteeing of bonds. It involves no liability upon the municipality, and it assures the taxpayers of an adequate return for their patience.

Not only this, but in the increased population and the increased business which comes with increased production, there comes also an increase of assessment on the general property of the municipality, out of which there is an immediate return which must be considered as of more importance than the immediate assessment of the industrial buildings which are the cause of the general advance. Fixed assessment on annexed property has shown in five years to be an excellent method of getting property improved, and the end of the term the increase to actual values justified the delay which built up these values.

The McLaughlin plant in Oshawa has been growing for fifty years and the story of its development is told elsewhere on this page. From the point of view of the firm they are merely taking time by the forelock in preparation for the great expansion of trade which they foresee following the end of the war. They anticipate favorable trade relations among the allies when peace is declared, and the export of motor cars to all parts of the world seems to be reasonably to be expected from such a firm, judging by their past history.

Tentative arrangements have been made with the American Chevrolet Company and the Buick Company to manufacture these cars for export to such countries as may arrange better terms with Canada than may be possible for the United States. Taking this patriotic view of the proceeding, the citizens of Oshawa are not likely to discourage such an effort, and they will undoubtedly agree to the terms which have been proposed, an agreement asked for by the McLaughlins as an expression of goodwill.

From a more national point of view we believe the bylaw authorizing the fixed assessment should be passed. It is frankly a form of protection for the industry in question, but it is the least objectionable form that could be devised under the circumstances. Not a penny will be taken out of any citizen's pocket, but a largely increased business will be added to the trade of the community, and a greatly enhanced value added to the property of the municipality as a whole. If Canada does not take advantage of the trade developments following the war in such ways as this other nations will reap the benefit.

OSHAWA VOTES ON BYLAW SATURDAY

To Fix Assessment of McLaughlin Industries for Ten Years.

WILL ADD TO PLANT

Firm Providing for Preferential Trade Between Allies After War.

Special to The Toronto World.
OSHAWA, Ont., June 20.—The property owners of this town will probably make history for Oshawa on Saturday, June 24th, when they vote on the McLaughlin bylaw now before them and a matter of great interest to the citizens generally. The bylaw fixes the assessment of the McLaughlin industries, which include the manufacture of McLaughlin automobiles and Chevrolet automobiles, at \$175,000 for a period of ten years. The agreement giving effect to this, which the bylaw will ratify, obligates the McLaughlin firm to construct forthwith an addition to their plant 350 feet in length and of three or four storeys, but those who have the information on the subject realize that it will inaugurate a much vaster extension than this.

The present McLaughlin plant is the result of a growth of a half century, for it is that long ago since Robert McLaughlin, the founder of the institution, commenced to manufacture vehicles in the Village of Enniskillen in Durham County. He subsequently removed to Oshawa in 1878 and continued the manufacture of carriages in a larger way than at Enniskillen, but still quite unpretentiously. Later in 1888, after ten years of growth in his first Oshawa premises, Mr. McLaughlin acquired what was then known as the Heaps Co. Plant. Here he fairly started his gain, increasing his output from year to year until about the year 1898, when his entire plant was wiped out by fire. The ruins of Oshawa, as well as of the McLaughlin firm, was then a matter of concern, but only for a short time. Almost before the embers of the old plant were cold, plans had been completed and the construction of an entire new plant was commenced. In a few years this plant became the largest in the British Empire in its line.

Marked Growth.
About the year 1908, the firm in which the founder's two sons, Geo. McLaughlin and R. S. McLaughlin, were then very active members, undertook the manufacture of the McLaughlin automobile, using the Buick engines. The latest development and growth had been marked by their manufacture of the Chevrolet.

THREE ENEMY ONSETS SMASHED BY FRENCH

Germans Meet Another Check on Eastern Bank of Meuse.

WILTED UP BY FIRE

Lively Artillery Exchange Was Prevalent Before Verdun During Day.

Special Cable to The Toronto World.
LONDON, June 20.—Infantry fighting in the night and artillery firing during the day continue to be the routine of operations in the region of Verdun. The French, occupying positions north of the Meuse, last night withstood three heavy German attacks, driving them with machine gun volleys and curtains of fire. The artillery firing was intense in the region of Vaux and Chapire Wood, east of the Meuse, and in the Chantreaux sector, west of the Meuse. During the day rather lively artillery fighting was prevalent in the region south of Fort Vaux.

GRAND TRUNK RAILWAY SYSTEM.

Important changes in time table effective June 21 as follows:

No. 14, north leaving Toronto 9:00 a.m. for Montreal, will leave at 9:15 a.m. and arrive Montreal same time as at present, 8:45 p.m.

New Train, commencing Saturday, June 24th, leave Toronto 1:40 p.m. for Montreal, arrive Jackson's Point 2:35 p.m.

Commencing Monday, June 26th, will leave the Jackson's Point 7:30 a.m. Monday only, arrive Toronto 8:40 a.m.

No. 101, north leaving Toronto 8:10 a.m. for Buffalo, will not make local stops between Toronto and Niagara Falls, only stop at St. Catharines, arrive Buffalo 11:43 a.m.

New Train No. 109, leave Toronto 7:05 p.m. daily for Hamilton, Buffalo and New York. Train north leaving Toronto 6:05 p.m. will have no connection between Hamilton and Buffalo.

New Train, No. 49, will leave Toronto 12:05 a.m. (midnight) for Hamilton, Niagara Falls and Buffalo; sleeping car will be occupied at Buffalo until 7:00 a.m.

No. 94 will leave Hamilton 8:00 a.m. daily (instead of daily except Sunday), arrive Toronto 9:08 a.m. (daily), connecting at Hamilton with No. 3 from New York and Buffalo.

No. 95, will leave Hamilton 8:50 a.m. daily (instead of Sunday only), arrive Toronto 9:58 p.m., connecting at Hamilton with No. 15 from Buffalo.

No. 92 will leave Hamilton 6:00 p.m. daily except Sunday (instead of 6:50 p.m.), arrive Toronto 7:25 p.m.

No. 93, leaving Hamilton 8:15 a.m. daily except Sunday (instead of 6:50 a.m.), arrive Toronto 8:20 a.m.

No. 94, leaving Hamilton 8:55 a.m. daily for Toronto, will run daily except Sunday.

New Train, No. 63, leave Toronto 2:05 p.m. daily, commencing Sunday, for Muskoka Wharf, Huntsville, Muskoka Wharf, North Bay, Timmins, etc., also to Algonquin Park and Madawaska daily except Sunday.

New Train, No. 48, leave North Bay 2:40 p.m. daily commencing June 24th, arrive Toronto 11:40 p.m., will run via Magnetawan Dock, Huntsville, Muskoka Wharf.

No. 55, daily leaving Toronto 10:15 a.m. daily except Sunday for Muskoka Wharf and North Bay, commencing June 24th, will not run via Muskoka Wharf, but will run through to Penetang and North Bay, connecting at Penetang with steamer "Waubie" for Eney Harbor, Parry Sound, connecting at Allandale for Midland.

New Train, No. 57, "Muskoka Express," leave Toronto 12:01 noon, daily except Sunday, commencing June 24th for Muskoka Wharf, Huntsville, Collingwood and Meaford.

New Train, No. 58, "Muskoka Express," daily except Sunday, commencing June 26th, leave Huntsville 10:25 a.m., Muskoka Wharf 12:35 p.m., arrive Toronto 4:10 p.m., also leave Penetang 12:45 p.m. (daily except Sunday and Monday). On Mondays only, leave Penetang 10:20 a.m., arriving Toronto 1:45 p.m.

New Train, leave Toronto 11:30 p.m. daily for Brampton, Georgetown, Guelph, Berlin, Stratford, London, Detroit and Chicago.

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CLAMORING FOR PEACE

King of Bavaria's Speech Admission of Seriousness of Situation.

LONDON, June 20.—Twenty-five thousand persons are reported to have taken part in demonstrations in Munich on Saturday, in the course of which considerable damage to property was inflicted. An Exchange Telegraph despatch from Zurich says that word of this occurrence has reached that city from Munich, it being reported that the Rathaus was damaged and that the windows of all the neighboring houses were broken. According to this account, troops charged the crowds several times and large numbers of persons were wounded. Many arrests are said to have been made.

A Munich despatch quotes The Munichener Nachrichten for an account of a food riot in Munich on Saturday, saying that the crowds were swarmed the Marienplatz and at the Rathaus began a noisy demonstration asking for bread. Toward evening the police found it necessary to disperse them. Other mobs immediately gathered, joined this time by soldiers, and the police were obliged to effect numerous arrests.

Brutally Handled.
The mob smashed the windows of the Rathaus and Bierkeller. Police and finally soldiers came upon the scene and hustled the crowd brutally. Among the cries heard from the mob were: "We are Starving," "We Want Bread" and "We Want Peace."

The Kielter Zeitung says a big army meat curing factory at Halberstadt burned down. Two million pounds of canned beef and an enormous quantity of uncured meat were destroyed, the paper says. The fire is said to be of incendiary origin.

KING ADMITS HARDSHIPS.

BERLIN, June 19.—King Ludwig of Bavaria, in a speech at a celebration of the Bavarian Candle Day at Munich yesterday, said:

"The German Empire with its allies is fighting almost the whole world, and it is clear that one cannot get done with it in six months. Since our enemies are unable to conquer us by force of arms, they now seek to compel us thru hunger and need to make a shameful peace. It is the task of those remaining at home to endure this heavy time of trial. At that, they will have less to undergo than those standing before the enemy, particularly those fighting around Verdun."

"We must hold out. It necessarily involves great difficulties to adjust the interests of the individual states and of the several circles of population. Above all, patience and endurance is required. One's courage must not be allowed to sink by those at home any more than by our brave comrades facing the enemy."

DEATH OF B. B. OSTROM.

Special to The Toronto World.

BELLEVILLE, Ont., June 20.—B. B. Ostrom, druggist, of Frankford Village, died here last night as the result of a paralytic stroke. He was 51 years of age and was born at Frankford, Sidney Township. He was prominent in the Orange and Masonic orders and was identified with the Methodist Church.

SPECIAL TRAIN, ACCOUNT DOMINION DAY.

Dominion Day travellers will be interested to know the Canadian Northern Railway will operate special train, Nanaimo to Toronto, Sunday, July 2nd, arriving Toronto 9:25 p.m. stopping at all stations en route. Excursion tickets now on sale at City Office, 52 King street east. edit

LEFT DYING CHILD TO DON THE KHAKI

Kingston Man Before Justice of Peace on Charge of Desertion.

Special to The Toronto World.
KINGSTON, Ont., June 20.—When Pte. L. Loeese of the 80th Battalion, enlisted, his little son who was suffering from diphtheria, told him that if he joined the army he (the child) would die in three days. The father did join and the little fellow died within the time he named. Today Pte. Loeese was before George Hunter, J.P., on a charge of desertion. When the story was revealed, military authorities did not press the charge. Loeese pleaded illness.

Mrs. Self Nock, aged 28, of Toronto, died suddenly at the home of William Westwood where she was visiting.

DEATH WAS MYSTERIOUS.

Corporal Allen, Formerly Presbyterian Minister at Aurora.

LONDON, June 20.—An inquest was held at Shorncliffe into the death of Corporal Henry Harold Allen, 63 years old, from Aurora, Ont. He was a Presbyterian minister before joining. He fell unwell on Thursday last and died the same day. A post-mortem failed to reveal the cause of death and the enquiry was adjourned.

DR. BELLAND IN HOLLAND

QUEBEC, June 20.—A postal card received from Dr. Belland today, says he was freed from Germany and allowed to enter Holland on May 24, to treat his wife in a sanitarium in Holland.

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