

HOUSING LOANS FOR LANDOWNERS

Dominion Government Lends Money for Provincial Housing.

FAVORABLE TERMS

Monthly Repayment at Five Per Cent.—Small Cash Deposit.

Further details of the Ontario Housing proposition were announced yesterday by J. A. Ellis, of the Ontario Railway and Municipal Board. The Dominion Government has agreed to make a loan to the provincial government to assist in the work, and the province will in turn loan money to municipalities. It has been decided that where a loan is to be made to a housing company, it shall not exceed 85 per cent of the value of the land and buildings to be constructed. A loan may be made to a farmer, and to a person who owns his land and erects a house thereon for his own occupation to the full value of the building. The money will be loaned upon the following additional terms:

Municipalities and companies incorporated under the Housing Accommodation Act (R. S. O. Chap. 229) may acquire lands and construct houses for returned soldiers and also for working men and women, and those of small means. The act mentioned will be amended to include all municipalities.

The type of house to be constructed shall not exceed \$2500 in cost for the construction of each house. The maximum cost of each house, together with the cost of the land and interest during construction, is not to exceed \$2000.

The building scheme of each municipality, including the laying out of the land, and the plotting of the buildings thereon, the plans of the houses, the form of construction, and the location of the land to be developed, shall be approved by the director of the bureau of municipal affairs, or such other officer or body as may be designated for that purpose. The loan will be for a period not exceeding twenty years at five per cent.

Only Landowners. Municipalities are not to make loans to individuals, firms or companies, except companies incorporated as before mentioned, and to persons who own their own land and desire to erect houses thereon for their own occupation, and to farmers for the erection of houses for their employees. If a municipality itself acquires land and constructs houses, it will be loaned the full amount required therefor.

Also, to a person for the erection of a house on his own land, the municipality, provided he contributes in cash the value of the lot or 10 per cent of the whole cost. The loan will be made by the province to the municipalities on progress estimates as required.

It is suggested that all houses be sold on the monthly repayment plan. The period of repayment must not exceed 20 years and the rate of interest five per cent. The monthly repayment for 20 years to cover interest and repayment of principal will be about \$20 per month for a \$2000 house. Interest will be charged on arrears. The whole or any part of the principal may be repaid at any time during the 20 years.

Municipalities and housing companies must enter into agreements for sale of such houses, and give deeds for same when the payments are completed. Such agreements for sale may be cancelled on default for three months, but a person can sell his interest in the property at any time before default. A person taking a house must covenant to repair, and to pay taxes and insurance.

Monthly Repayment. Municipalities are to repay the province monthly at the same rate as the above monthly repayments. These repayments to begin one month after the houses are completed.

Housing companies are to repay a municipality in the same way, and to give the municipality a mortgage upon all the land and houses for which the loan was secured. Interest to be charged on arrears in both cases.

Any municipality may come under the provisions of the proposed legislation after it is enacted, upon a by-law being passed by the council. The council must then appoint a commission for the purpose of the act, composed of three members, of whom the mayor shall be one, and the other two

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SEATS FOR WOMEN IN LEGISLATURE

Sir William Hearst Hears Delegation of Independent Labor Party.

A delegation of members of the independent labor party in which were included several women, appeared before Premier Hearst and his cabinet at the parliament buildings yesterday morning to request that legislation be enacted allowing women the privilege of occupying seats in the legislature.

"This government will not lag behind public sentiment on this question," said Sir William, and the interpretation of this statement was that the delegates yesterday is that their wishes will in all probability be granted and a bill introduced at the next meeting of the legislature.

James H. Ballantyne introduced the women members of the delegation who were Mrs. W. S. Simpson, Mrs. George Hodgson, Mrs. W. Stevens and Mrs. J. Shields. They pointed out that labor had always stood for the equal franchise and during the past four years women had done their share in keeping industrial lines progressing. "The best woman makes a far better parliamentarian than the worst man," pointed out Mrs. Hodgson.

Mr. Ballantyne also urged that women be placed on the same basis as men, and pointed out that women were eligible to sit in the British parliament.

Sir William in reply outlined the various franchise extensions to women in the province and gave assurance that the government had not lost sight of the matter of direct representation in the assembly. The war had changed public sentiment, and but for it he doubted if women would be now contesting seats in the British house of commons. "If women want seats in the legislature," added the premier, "they will likely get them, for they never wanted anything yet they did not get."

RECIPROCAL LICENSES.

Reciprocal motor license privileges have been completed by the Ontario Government with the following states of the Union:

Oklahoma, California, Texas, Connecticut, Colorado, District of Columbia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, Tennessee, Vermont, West Virginia, Wisconsin, Nebraska, New Hampshire.

GET ONE DOLLAR EACH.

Leaving an estate valued at \$1,745, John Jarvis of Markham, who died in November, left \$7 to be divided equally among seven of his children. Three other children receive the residue of the estate, \$1,741. Atwell Fleming is the sole beneficiary of the late Sarah Fleming, who died in June, 1916, leaving an estate valued at \$10,500. William Norrie, market gardener, left his entire estate, \$8,091, to his widow, Beatrice North.

ROYAL YEAST CAKES

Now that the new government standard flour is in general use, the quality of the yeast you use is more important than ever. Use Royal Yeast Cakes. Their quality is absolutely reliable. Bread made with Royal Yeast will keep fresh and moist longer than that made with any other.

Send name and address for copy Royal Yeast Cake Book. E. W. GILLET CO. LTD. TORONTO, CANADA. WINNIPEG MONTREAL

NEW TAXING OFFICER FOR OSGOOD HALL

F. J. McGillivray, K.C., of Kenora, Succeeds John Thom in Position.

F. J. McGillivray, K.C., county crown attorney, Kenora, has been appointed to the position of chief taxing officer for the province. This position was formerly filled for many years by John Thom of Toronto. Hon. J. B. Lucas, attorney-general, in announcing the appointment yesterday, paid tribute to the work of Mr. Thom. "He is a valuable man and has held to a very eminent degree the esteem of the profession."

Mr. Thom has been compelled to resign thru failing health, but his services will be retained in a consulting capacity.

Mr. McGillivray, as a graduate of the University of Toronto, had studied law in this city. Twenty years ago he removed to Kenora where he was made a King's counsel in 1908. He has filled in an efficient manner the duties of crown attorney. T. Allen, a barrister of Kenora, will succeed him temporarily as crown attorney.

Funeral of Late Ed. Leadlay, Grand Trunk Claims Adjuster

The funeral of the late Edward Leadlay took place from his residence, 105 Howard Park, to Mount Pleasant yesterday afternoon.

The services were conducted by Rev. Dr. Toivell and Rev. Dr. Cleaver. For forty-five years Mr. Leadlay had been freight claims adjuster of the Grand Trunk Railway, and was on a business trip to Niagara about three weeks ago, when he was knocked down and run over by an automobile driven by the son of Chief Magistrate of the Dominion police. Mr. Leadlay lived for 19 days, but in the end the injuries sustained were too much for one of his age. An inquest is being held in Niagara Falls.

Mr. Leadlay was born in Yorkshire, England, 58 years ago, but for 52 years he had lived in Toronto. Major D.S.O., officer commanding the 1st E. O. Leadlay, M.C., now in London, England; one daughter, Miss Addie Leadlay, and two brothers, W. T. Leadlay of the G. T. R. and Alan Leadlay of the Lackawanna Railway, survive him. He was an Oddfellow Club and Howard Street Methodist Church.

Colonel Gunn Inspects All Military Hospitals

All the military hospitals are being officially inspected by Col. John Gunn, D.S.O., officer commanding this district. Yesterday morning he paid a visit to the military ward in the General Hospital, accompanied by his man, deputy master, Capt. Gordon Hunter, R.A.F., and Lieut. Col. Bennett, A.A.G.

He made a careful inspection of all the military hospitals, and was too small or trivial for his notice. Many of the patients belong to the air force, besides a number of men from overseas and members of the local regiments. Col. Gunn had a word for them all. To one man, who is deaf, and who was a member of Colonel Sam Sharpe's battalion, he wrote on a piece of paper in reference to Col. Sharpe, "He was a good scout, wasn't he?" "You bet he was," was the reply.

Col. Gunn expressed himself as very well satisfied with everything. The hospital stonew with cleanliness.

Earl Roberts, L.O.L., 2614, Installation of Officers

At the regular meeting of the above lodge, held on Monday, Dec. 9, in Summerfield Hall, the following officers were elected: Bro. J. E. T. Patterson, worshipful master; W. Newman, deputy master; G. M. McEwen, chaplain; G. P. Thompson, recording secretary; C. Blandford (returned soldier), financial secretary; L. L. Jarvis (re-elected), treasurer; R. Bailey, director ceremonies; T. P. Eversfield (returned soldier), first sergeant; H. Baring, second sergeant; Committee: Wor. Bros. H. Eversfield, Sawyer, McBride, Pearen and Wor. Bro. A. J. Sawyer, county representative.

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Dr. Lowery was re-elected as physician. The election was in charge of Wor. Bro. W. H. Staples, northern district master, and his officers. After the election, Wor. Bro. McMullen, P.M. London Lodge L.O.L., 2145, presented the retiring master, Wor. Bro. A. J. Sawyer, with a handsome past master's jewel. Speeches were enjoyed by the lodge from the newly-elected brethren and visitors.

SUCCEEDS CAPTAIN MILLS.

Capt. Mills, who succeeded Capt. Christie Clark when the latter accompanied Brigadier-General Bickford on the Siberian expedition, and who has been orderly officer to Major-General Logie and later to Capt. Gordon Hunter, R.A.F., will succeed him.

Capt. Hunter, who refused to speak of his experiences and record, had flying experience in France, and early in 1917 was shot down on German territory and was interned there until last January, at some instance, War. Capt. Gordon Hunter, R.A.F., will succeed him.

COMPETING FOR HONORS.

Heavy competition for every office for the coming year was a feature of nomination night held by the Painters and Decorators' Union, as many as six candidates running for the same office in some instances. Election of officers will take place on Monday, Dec. 30.

WRIGLEY'S



Keep WRIGLEY'S in mind as the longest-lasting confection you can buy. Send it to the boys at the front.

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a 5-cent package of WRIGLEY'S will give you several days' enjoyment: It's an investment in benefit as well as pleasure, for it helps teeth, breath, appetite, digestion.

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SOCIETY

Conducted by Mrs. Edmund Phillips.

The Hon. Sir Douglas Hazen, chief justice of New Brunswick, has arrived at the Chateau Laurier, Ottawa, for a two months' tour of the West Indies.

Mrs. J. B. Tyrrell, Walmer road, is giving a small dance on Friday, the 20th inst., for her son, Mr. George Tyrrell, R.M.C.

Mr. D. B. Hanna and the government railway officials have returned from the lower provinces. Lady Gibson and Miss Eugenia Gibson have been in town this week and members of the local regiments. Col. Gunn had a word for them all.

To one man, who is deaf, and who was a member of Colonel Sam Sharpe's battalion, he wrote on a piece of paper in reference to Col. Sharpe, "He was a good scout, wasn't he?" "You bet he was," was the reply.

CITY ITEMS

A farewell dinner was given Miss Wiseman, president of the Business Women's Club, at the Carlisle, when Miss McMahon, the vice-president, presented a basket filled with maple sugar covered with maple leaves which the guest would take with her to England.

On Saturday the new club house of the Little Sisters at 21 Carlton street will be opened by the Big Sisters, when the president, Mrs. Sidney Small, and Mrs. Edward Byrne will give addresses. The house will be opened for the Little Sisters on Monday.

Miss Estelle Kerr will be the guest of honor at a party given by the Women's Press Club on Friday evening when Mrs. W. J. Elliott will be hostess.

At the Christmas meeting of the Withrow Mothers' Club reports from the Red Cross department were read by Mrs. Schofield and Mrs. Hodgins, and an interesting talk on "The Madonnas" given by Miss Lillian B. Harding.

Word has been received that Capt. Charles Hadr, Palmerston boulevard, has arrived in Vladivostok with the C.E.F.

Mr. and Mrs. H. S. Osler have re-

ANNOUNCEMENTS

Notices of future events, not intended to raise money, 20 per word, minimum 50c; if held to raise money solely for Patriotic, Church or Charitable purposes, 10c per word, minimum \$1.00; if held to raise money for any other than these purposes, 10c per word, minimum \$2.00.

A GATHERING for dinner of the Alumni of the University of Toronto will be held in Examination Hall (at the rear of Convocation Hall) of the University, on Monday, Dec. 16, at 6.30 p.m., to discuss the establishment of a memorial to the University men who have fallen in the war. Tickets are \$1, to be had at Tyrrell's Book Store, 750 Yonge street, or by phoning the Alumni office, College 5032. All Alumni are invited.

AN INFORMAL GATHERING for dinner of the Alumni of the University of Toronto will be held in Examination Hall (at the rear of Convocation Hall) of the University, on Monday, Dec. 16, at 6.30 p.m., to discuss the establishment of a memorial to the University men who have fallen in the war. Tickets are \$1, to be had at Tyrrell's Book Store, 750 Yonge street, or by phoning the Alumni office, College 5032. All Alumni are invited.

WOMEN'S MUSICAL CLUB—Special meeting this afternoon, 2 o'clock, residence of the president, 60 Lowther avenue, to complete arrangements for the success of big patriotic concert, Helen Stanley, Maurice Dohis, Jan. 12.

hard on the Yates hold-up case, in which Ernie Yates, a youth of 18, was held up at a point of a revolver by four men in an automobile at the corner of St. Stephen's street and Salmon avenue, Danforth, on Tuesday afternoon while returning to his father's grocery store after making deliveries. The \$95 in cash and the \$33 government cheque have not been found. It is understood that the police know the number of the car but are keeping silent as to its identity for obvious reasons.

JAIL GOVERNORS UNITE.

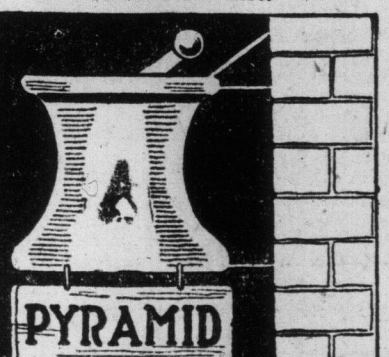
About 30 jail governors from all over Ontario met yesterday at the Carlisle-Rite and formed an association. Today they will wait on the government and ask for better conditions and make suggestions concerning their duties. The following officers were appointed: Honorary president, Charles Bowles, Orangeville; president, James Ogilvie, Hamilton; first vice-president, W. A. Wanless, Sandwich; second vice-president, A. G. Dawson, Ottawa; treasurer, Charles Jones, Bramford; secretary, W. H. Greer, Owen Sound.

HUNTING UP CLUES.

Jack Brown of the provincial police and Detective Crowe are working

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second Division, down for hearing at 11 a.m. The Public Guardian of Water.

Asphalt Co. Court.

down for hearing at 11 a.m.

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