MONEY SITUATION POINTS TO CAUTION

President of Bank of Montreal Shows High Light of Financial Vista.

MAKE HASTE SLOWLY

Canada Will Gain in the Long Run by Conservative Policy.

"The year 1913 may be truly described as a memorable one," declared H. V. Meredith, president of the Bank of Montreal, addressing the directors in the board room at the bank headquarters on the occasion of the ninety-sixth annual meeting. "Several factors have combined to create in London an ever-increasing difficulty in obtaining loans. The Balkan war is one of those factors; another is the condition of unrest in England. Public flotations in London alone totaled not less than two hundred million pounds to the end of October, exclusive of special borrowings and treasury bills, of which fifty-four million pounds were Canadian emissions.

"A world-wide trade activity has resulted in a rise in the price of commodities. Serious political disturbances in France and Germany have had an effect, and the continuous and heavy gold demands of Argentina, Brazil, Egypt and India, combined with accumulations by joint stock companies in their private vaults, have aggravated the situation.

"In France, the economic position has been less favorable than usual. The severe political shocks I have mentioned occasioned a withdrawal of funds from Germany, and hoarding has been continuous and constant. A vast aggregation of loans to finance the Balkan States and for increased home armaments still await flotation. In Germany, the situation shows a marked betterment in the improved condition of the Reichsbank, and a curtailment of that country's excessive trade activities."

In United States.

Mr. Meredith went on to deal with the financial situation in the United States. Owing to a general slowing up in business, also to the action of the government in placing government funds in the banks of the west and south, he was able to state that the usual fall stringency had not as yet materialized, and there was no undue strain on business.

The state of affairs in Canada was next reviewed. Mr. Meredith pointed out that imports are falling off while the export trade grows proportionately. The aggregate foreign trade of Canada for seven months ending October was $636,094,000 as against $582,444,000 a year ago, showing a gain of $53,650,000, and in this period the excess of imports over domestic exports had been cut down from $190,000,000 to $145,000,000. The recent reduction in the United States tariff could hardly fail to enlarge the market in that country to Canadian products. Already the movement of such articles as eggs, milk and live stock, now on the free list, had begun. Some advance in prices had resulted therefrom, and there was no reason to doubt that our sales to the United States would augument.

Immigration returns were satisfactory. The values of field crops was approximately on a level with those of a year ago.

No Trade Depression.

"Taking these facts into consideration," said Mr. Meredith, "it is not surprising to find that legitimate business generally in Canada continues to be in a satisfactory condition. There are no signs of trade depression, tho a slowing down in many branches of trade is in evidence, and there is a disposition to confine commitments to actual requirements. More economy is being exercised than has been the case for some time past. The flow of money which came in great volumes in the past few years from the British Islands and abroad, both for investment and for speculative purposes, and created a somewhat unhealthy expansion, has met with a check. It had much to do with the outbreak of land speculation in the west, which, owing in a measure to a wise precaution of the Bank Act, was limited to individuals and has not affected the country generally in an adverse manner to any appreciable extent.

"Advantage was unfortunately taken of the ease with which money could be obtained and of the popularity of Canadian securities in Great Britain by certain individuals on both sides of the Atlantic to exploit the London market with securities of a doubtful nature, to their own advantage, and some of these enterprises, owing to over-capitalization or incompetent management, or both, have met with disaster, causing suspicion to be cast on many undertakings of a thoroly sound character seeking capital.

"There has been a collapse of the land speculation in the west, of which I have spoken. Municipal expenditure has been restricted to actual necessities, and with due regard to the ability of the municipality to find a market for its securities. In this connection, it may be noted that the American market has relieved the situation in London and in Canada by purchasing, in the first ten months of the year, a sum no less than $29,000,000 of our municipal, industrial, corporation and public utility bonds, without taking into consideration an amount difficult to estimate sold thru Canadian brokers."

Dealing with the Canadian situation as it was evidenced in the various provinces, Mr. Meredith referred to general conditions in Ontario, Quebec and the Maritime Provinces as very satisfactory. Crops had been up to, and in the case of the Maritime Provinces, above the average. The hay crop in Quebec had been especially good, while in Nova Scotia and New Brunswick there had been a poor yield of fruit. The lumber industry had done well, while the fish, coal and iron industries were above the average.

Crops Never Better.

A crop larger and of better quality than ever before had given an impetus to business in the west, altho grain prices were down. Important additions to railway mileage had made possible more expedition in handling the crops. The government had done good work equally with many private corporations in building elevators at the grain centres, thereby creating local markets.

British Columbia, said Mr. Meredith, had not been as prosperous as in previous years, largely owing to a distinct decrease in the extent of the lumber trade. The prairie demand for lumber had been poor and prices were so much lower than in 1912 that it was a question if many of the mills had made money on the year's work. The foreign lumber trade had fallen off as well, and the free admission of lumber to the United States under the provisions of the new tariff bill would not materially affect the export of British Columbia lumber, as the lumber states of the Union could easily supply the market. The mining and fish industries had had a better year and the fruit producing business was on a better footing than in past years. Tight money had checked enterprise and considerable distress thru lack of employment was to be expected during the coming months.

The Inference.

Mr. Meredith concluded with a summing up of his deductions from the state of finance thruout the world, and a statement of his inference as to the probable effect of the general situation upon Canadian development.

"My last words," he said, "are of counsel and confidence. The finger of prudence points to a policy of conservatism. While the financial sky remains clouded over in Europe, we shall do well to hasten slowly. It is not a time to attempt enterprises of a speculative nature, nor to undertake new commitments prior to the financing thereof, and an accumulation of stock by merchants and manufacturers should, as far as possible, be avoided. The excellent harvest, particularly in the Northwest, should do much towards liquidating debts and ameliorating the situation, but it seems probable we will be compelled to pause a while in the wonderful progress of expansion of the last ten years. On the other hand, the commercial condition of Canada is fundamentally sound. Business as a whole, as I have said, continues good. Our vast natural resources have been scratched. Immigration is large, railway construction active, new territory and new resources of wealth are being steadily opened, the confidence of British and foreign capitalists in our country is unabated. A temporary halt can only refresh Canada for yet greater achievements."

PEACE CELEBRATION PLANS CONSIDERED

More Than Five Thousand Suggestions Were Made to Committee.

RICHMOND, Va., Dec. 3.—(Can. Press.)—With distinguished delegates in attendance from different parts of the United States and Canada, the American committee in charge of the program for celebrating next year the one hundredth anniversary of peace among English-speaking peoples, today began discussing plans to make the event a memorable one. John A. Stewart of New York, chairman of the executive committee, called the conference to order and Governor Mann of Virginia presided.

It was explained that the purpose of the meeting was to bring about a co-ordination of date and program with relation to international, national, state and city celebrations, the committee now having under consideration more than 5000 suggestions for the purpose of observance of the centennial.

JOLTED FROM WAGON RIBS WERE BROKEN

Alfred Harris Badly Injured at Corner of Pape and Danforth Avenues.

In a serious condition, with three ribs broken, one of which is thought to have punctured the left lung, Alfred Harris of 173 River street, a delivery driver, was conveyed to the General Hospital in the police ambulance yesterday afternoon as a result of being run over by his own horse and rig at the corner of Pape and Danforth avenues.

Harris at the time was driving a light delivery rig when the horse suddenly took fright and bolted. The jolting of the wheels over an intersection threw the man over the front of the wagon and both wheels passed over him.

PLANNING A CITY AN ORGANIZED ART

Product of Industrial Revolution—Had Counterpart in Ancient Babylon.

As an organized art, city planning is a new thing. It had its birth in the last generation, when mills, factories and workshops threatened with extinction the life, health and beauty of the towns. Like the city itself, it is a product of the industrial revolution. It is a by-product of machine industry and steam transportation, writes Frederick C. Howe in Harper's Magazine. Individual rulers planned capital cities in ancient Babylon, Greece and Rome, as did the merchant princes of the merieval Italian and Hanseatic towns.

Paris was planned in a commanding way by Louis XIV., who laid its present foundations. The first and third Napoleons projected great boulevards and avenues, beautified the banks of the Seine with embankments and bridges, erected monuments, arches and open spaces and made Paris the capital of the modern world. The kings of Bavaria and Saxony laid out Munich and Dresden in the same big-visioned way.

These cities were the individual creations of ambitious rulers, eager to give expression to their power. Modern city planning is a democratic movement, altho it found its first organized expression in monarchical Germany, in which country, in a few years time, it has attained the rank of a profession.

Today there is scarcely a large town in Germany that is not being built according to an official plan, worked out by experts trained to the profession, and often after competition. They plan the city from centre to circumference and for future generations rather than for today.

Colds Cause Headache and Grip

LAXATIVE BROMO QUININE tablets remove cause. There is only One "BROMO QUININE." It has signature of E. W. GROVE on box. 25c. 47f

BRANTFORD WILL RESIST REMOVAL

Ready for Heroic Measures if Railway Attempts to Displace Assets.

AWAITS APPEAL ISSUE

Telephone City Has Landed Important New Industry—Church Federation.

(Special to The Toronto World)

BRANTFORD, Dec. 3.—Bailiff Dyckman has in his possession seven warrants, which will be executed the moment the Brantford Street Railway Co. attempts to remove any of its assets. It is alleged by the municipal authorities that attempts to remove generators and other machinery from the Colborne street power house have already been made, and were only stopped when threats of immediate seizure and the tieing up of the street car service were made. Orders were subsequently received from Toronto not to remove any machinery.

Unpaid Tax Judgment

At present the street railway company has an appeal, and if the city wins, it will mean cancellation of the fifty-year franchise. In the case of $7500 unpaid taxes last year, the city already has judgment and can seize at any minute. However, it is not considered advisable to do this until the courts have finally decreed on the matter of the franchise. It is said that if the city secures possession a new receiver succeeding A. B. Stockdale of Toronto will be appointed, and the railway conducted under a municipal ownership commission. Incidentally, hydro-electric will be contracted for under such commission, and the issue has become an important one locally.

To Employ One Hundred Hands

Brantford has landed another new industry in the establishment here at an early date of the factory of the United Rubber Manufacturing and Reclaiming Co., a new Canadian concern. A site of three and a half acres has been purchased on Curtis street, near the Ham and Nott plant, and having railway facilities. General Manager R. G. Wooten announced today that a building of concrete would be erected early in the spring. It will be 250 by 70 feet and 100 hands will be employed at the commencement of operations. The firm is practically the only Canadian one that will make a business of reclaiming rubber. The capitalization of the new firm is $350,000, most of which has been subscribed. It is understood, however, that stock will be sold in Brantford.

Chief Engineer George Mountain of the Dominion railway board, did not arrive in the city today to examine the fissures reported found in Jubilee Terrace. Acting Mayor Spence received a telegram last night from Mr. Mountain stating that he had been unable to get into touch with Mr. Kellett, who is in Montreal. It is desired by Mr. Mountain that Engineer Kellett be on hand when an inspection is made of the dangerous situation, which Engineer Jones and other municipal authorities believe to have arisen. Not only in regard to the fissures, but in the contraction of the river channel, considerable worry is felt. The only appeal the city has is to the Dominion Railway Board.

Won't Permit Interference.

As far as the work of raising Lorne Bridge is concerned, it was pointed out at a recent meeting of the city council that the city holds the whip hand, and that the bridge or street cannot be interfered with by the railway without the city's permission. This permission will be withheld until after Christmas, and until satisfactory plans are submitted of the work.

At a meeting of the Brantford Ministerial Alliance, Mr. Hargrave, a Baptist minister, who is an enthusiast on church federation, and who is at present doing special research work in Cornell University along this line, was present, and at the request of the president read a somewhat remarkable paper on "Church Federation." He took the ground that the churches must get together, particularly in the small villages and rural districts, to prevent foolish overlapping and sinful waste of home mission funds. Case after case was cited to show how Anglicans, Baptists, Methodists and Presbyterians had joined hands in small places, and always with success. None have lost their individuality, and each contributed of its own secular fitness of strength to this federation. The essayist looked forward to the time when all of Christendom would unite in one grand church. But in the meantime such a plan as suggested would pave the way for this consummation. Mr. Hargrave's paper was most cordially received by every member of the alliance, and the discussion that followed the paper was exceedingly appreciative.

NO SUCCESSOR TO BARTHOU CHOSEN

President Poincare Had Busy Day Conferring With Political Leaders.

MANY DIFFICULTIES

Dissolution of Parliament May Be Outcome of Perplexing Tangle.

PARIS, Dec. 3.—(Can. Press.)—President Poincare has not yet succeeded in finding a successor for M. Barthou, whose cabinet resigned yesterday as the result of the defeat of the government in the chamber of deputies. The president was busy all day conferring with the Speakers of the senate and the chamber and a number of other political leaders, among them Georges Cochery and M. Noulens, president and reporter respectively of the budget committee of the chamber.

The conferences will be continued tomorrow, the president seeing ex-Premier Ribot, ex-Premier Caillaux, leader of the Radicals, and Bienvenu Martine and Emile Aimond, president and reporter respectively of the finance committee of the senate.

Clash of Opinions.

Opinion in the lobbies of the senate and chamber tonight was about equally divided between a ministry supported by the Radicals, who were responsible for the overthrow of the government under the premiership of M. Caillaux, and the ministry, composed of such elements as to conciliate and unite all sections of the Republicans, presided over by a leader possessing the general respect, who has not participated in the recent fiery parliamentary struggles, such as M. Deschanel, M. Doumergue, Jean Dupuy or M. Delcasse, embassador to Russia, who is reported to be returning from St. Petersburg.

U. S. TRADE LURE CANADA'S DANGER

Sir Alexander Lacoste Says Newcomers in West Hear Siren Call.

PROTECTION NEEDED

Significant Speeches Made at Banquet to Sir Frederick Taylor.

LONDON, Dec. 3. — (C.A.P.) — Sir Frederick Williams Taylor was the guest of the Canada Club tonight, when a company of two hundred congratulated him, thru President Donald MacMaster, on assuming the general managership of the Bank of Montreal. Some interesting observations were furnished by Sir Alexander Lacoste, replying to the toast of "The Dominion." "We have friction in Canada, as elsewhere," he said, "but it is not due to the constitution under which we live. If the spirit of the constitution is followed, there will never be friction."

Sir Alexander also had some remarks to offer concerning newcomers to western Canada.

"Many of those who go to western Canada," he said, "have no patriotism when they arrive. There is a great temptation for them to trade with the United States. The same problem was once encountered by the States themselves, but there is this difference between their position then and ours at the present time. The United States had no competition to meet, but when we have now to meet the same problem, we find as our neighbor a very powerful highly civilized country. New western emigrants have to pay very highly for agricultural implements. It is the opinion in Canada that we want protection from the United States and free trade within our provinces."

Should be Unprejudiced.

Sir Alexander concluded with a plea that emigrants should go unprejudiced. If that lack of prejudice was continued amongst newcomers there would not be one man in a hundred who would desire to separate from England.

Sir Frederick Taylor said he was startled beyond measure to find a western paper describing him as a live wire editor. An English financial daily described him as a plain, matter-of-fact Canadian. That editor was a pretty shrewd fellow. When he came to London he did not receive one word of instruction, written or verbal, from the late Sir Edward Clouston. He had merely to be true to the traditions of the institution he represened.

Sir Frederick concluded with a graceful reference to his English friends, and an expression of thanks for the cordiality and honor bestowed by the company that evening. Justice Graham and Sir E. Hutton responded to the toast of the other guests, proposed by Hamar Greenwood, M.P.

NEW YORK'S RAPID TRANSIT SYSTEM

Is Expected to Handle Eight Billion Passengers Each Year.

When the new system of rapid transit is completed in New York, in 1917, it is expected to handle 8,000,000,000 passengers a year. Existing lines now handle 800,000,000. Contracts have been signed for the new system by representatives of the city, the Interborough Rapid Transit Company, and the New York Municipal Railway Corporation. It is stated that the estimated total cost of the new system will be $337,000,000, of which New York City will supply about $171,000,000, and the two companies the remainder. The Interborough's total expenditure will be about $105,000,000, of which $58,000,000 will go toward the construction of city-owned lines. The New York Municipal Railway Corp. will expend about $61,000,000, of which about $14,000,000 will be applied to the cost of city-owned lines. The balance of each company's expenditures will be devoted to the purchase of new equipment and the construction of elevated railroads and additional tracks thereon. It is expected that the rapid-transit facilities will be more than trebled upon the completion of the new system in the year 1917. The existing lines cover 296 miles of single track, whereas the total length of the new system will be 618 miles of single track.

MARKED CASE.

A remarkable case of animal lethargy or latent life has been found by M. Issel, a scientist. Among the small crustaceans — harpatticus fulous — in sea ponds. The water of these ponds, which lie near the shore, explains a writer in The Scientific American, undergoes great variations in amount of salt, being diluted after rain and concentrated in dry periods so much so, in fact, as to deposit salt in the bottom.

During high tides, when the pools are filled with a fresh supply of sea water, the crustaceans are very active and cover long distances by swimming; but when the salt solution becomes concentrated their movements are gradually slower, and finally they remain on the bottom apparently dead.

But this is, in fact, only in appearance, for when he transported the inert animals to a less concentrated water as ordinarily sea water, they revived in a few minutes, and began to swim actively.

M. Issel calls this unusual phenomenon osmotic lethargy, to distinguish it from the lethargy produced by desiccation or cold. As to how long such latent life would be maintained, he collected inert specimens and placed several of them in the sea water each day to revive them, and found that after 17 days this was still possible.

CANCER FREE TREATISE The Leach Sanatorium, Indianapolis, Ind., has published a booklet which gives interesting facts about the cause of Cancer; also tells what to do for pain, bleeding, odor, etc. Write for it today, mentioning this paper.

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PEOPLE IN CITIES LIVING LIKE ANTS

Swarm in Big Buildings and Burrow to Get Transportation.

HOUSING CO-OPERATION

Architectural, Social and Financial Problems Have to Be Solved.

CINCINNATI, Dec. 3.—(Can. Press.)—The growth of cities in America is causing the inhabitants to live like ants, declared George E. Hooker, civic secretary of the Chicago City Club, at the third annual session of the national conference on housing here today. Crowded conditions in the larger cities necessitated large buildings, where human beings swarmed, and required burrowing into the ground to give them means of transportation to and from their places of business, he said.

His address was on "Garden Cities," and Mr. Hooker pointed out the advance which has been made in giving breathing spaces and parks to city dwellers. Light, air, land and a reasonable amount of the amenities of home life is being denied to thousands in cities, on account of crowded conditions, and this, he said, the garden city would prevent.

Garden City Movement.

This garden city movement, which began in England, and is rapidly spreading, has now become divided into garden cities proper, and also garden villages and suburbs, according to Mr. Hooker. The advantages of numerous small parks and playgrounds in every community as a health and financial investment were told of in detail.

Another division of the conference listened to an address by Arthur C. Comey of Boston, on "Co-operative Housing." He said the problem of housing is three-fold, architectural, social and financial. He continued that the only proper way to do away with the old system of landlords, so-called, was to apply a limited dividend system, speculative profits being eliminated and the money returns fixed, commensurate with the risk involved and at a fair percentage to the builder.

Wholesale co-operation is likewise a fundamental principle, according to Mr. Comey, in erecting proper housing at a minimum and reasonable cost to the resident. Another principle involved is the participation and interest in the work by the resident of the building. This paper was discussed by W. S. B. Armstrong of the Toronto Housing Company; C. S. Bird of Massachusetts, and P. R. McNeill, architect, New York.

NORMAN ANGELL ACCEPTS

Norman Angell, the author of "The Great Illusion," in a letter to the president of the International Polity Club of the university, accepted with pleasure the position of honorary president of the club. He stated definitely that he would address the International Polity Club on his forthcoming tour to America, which will be early next year. Mr. Angell said: "That Toronto is the first place to form an International Polity Club in Canada, entitles that city to be regarded as the intellectual centre of the Dominion."

BEDFORDSHIRE CONCERT

A capacity audience filled the main hall in the Sons of England Building last night to hear the grand concert given under the auspices of the Bedfordshire Fraternal Association. A program of eighteen numbers, consisting of vocal and instrumental music, readings, monologs, etc., was rendered in a delightful manner.

Amusements

Franz Egenieff

the Famous German Baritone from the Berlin Royal Opera, will appear at

A SONG RECITAL

AT THE FORESTERS' HALL,
on
Thursday, Dec. 11th
At the piano:
JENO KERNTLER
Tickets on sale now at the Box Office (Bell's, 146 Yonge Street), $1.00 and $1.50.
47

BAZAAR

under the auspices of the Ladies' Aid Society of Eglinton Presbyterian Church, at North Toronto Town Hall, Yonge St. and Montgomery Ave., from 2 until 10 o'clock, Friday, Dec. 5.
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NOTICE-- WALDORF REMAINS OPEN

The directors controlling the Waldorf Hotel, Hamilton, Ont., have decided not to attempt the demolishing of the Waldorf until next spring, and travelers, tourists, etc., may receive the usual first-class accommodation under the proprietorship of R. B. Gardner. ed-7

Amusements

ALEXANDRA Seats Bell's 146 Yonge St.
George Bernard Shaw's Best Comedy,
FANNY'S FIRST PLAY Original English Company.
CLEVER—Globe EXCELLENT—World WITTY—Mail & Empire
Nights and Sat. Mat., 50c to $1.50. Mat. Today. Best Seats, $1.00.
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The Greatest Musical Show in the World,
THE HONEYMOON EXPRESS
WITH Al Jolson
and a remarkable cast of stars, including Melville Ellis, Juliette Dika, Ada Lewis, Ray Samuels, Arina Wheaton, Doyle and Dixon, Donald Macdonald, M. Pernikoff, Ethel Rose and entire Winter Garden Company of 125.
Prices: Nights, 50c to $2.
Sat. Mat., 50c to $1.50.
2 Special Mats. Tues. and Thurs., $1.00

PRINCESS THIS WEEK MAT. SAT.
DAVID BELASCO PRESENTS
the sparkling and captivating comedy,
YEARS OF DISCRETION
with distinguished Belasco cast.
NEXT WEEK MATINEES WED.-SAT.
SEATS NOW ON SALE.
Charles Frohman Presents **JOHN DREW**
In a double bill.
"The Tyranny of Tears"
(By C. Haddon Chambers)
AND
"THE WILL"
(By J. M. Barrie)
Cast includes: LAURA HOPE CREWS, MARY BOLAND, ELLIOTT DEXTER, HUBERT DRUCE, SIDNEY HERBERT, and others of note.

TONIGHT
MASSEY HALL
HOFMANN SYMPHONY
RUSH, 50c
Reserved—75c, 1.00, 1.50, 2.00
Only Toronto appearance this year of the world renowned coloratura soprano,
Madam Yvonne de
TRÉVILLE
assisted by Toronto Symphony Orchestra.
SEAT SALE TOMORROW.
Massey Hall Mon., Dec. 8
Prices: 75c, $1.00, $1.50 (3 rows balcony, $2.00).

Tickets Now on Sale
MR. CHARLES
SAUNDERS
The Renowned English Tenor
supported by
Eminent Artists
MASSEY HALL **TUESDAY, DEC. 9**
Reserved Seats, 50c, 75c, $1.00.
Balcony, (3 rows), $1.50.

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Matinee Daily, 25c; Evenings, 25c, 50c, 75c. Week of Dec. 1.
Harry Tighe and His Collegians, McMahon, Diamond & Clemence, La Crandall, George Felix, Delmore and Lee, Howard's Novelty, Sensational Performing Musical Ponies and Dogs; Leona Stephens, the Kinetograph, Jimmy Morgan, Bill Bailey and Betty Morgan.
Next Week—Eddie Foy and Family.

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MATS Wed. Sat. 25c & 50c
THE LITTLEST REBEL With Mary Miles Minter.
First Time Here At Grand Prices.
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