

not shying it off on to any one member. I have always stood my ground and will continue to do so. (Applause.) As far as my campaign is concerned it will be a clean one. I will say nothing behind anyone's back, other than what I have said before, that I think it is unfair of Capt. Lovelace to try to aspire to the Mayoralty without apprenticeship. (Applause.)

FINANCES

Mayor Elson was the next speaker and in the course of a somewhat lengthy address he reviewed some of the phases of the financial situation as it stands today. He pointed out at the outset that he was not preaching blue rain but felt that it was his duty to let the people know the facts. The ratepayers are now paying taxes to make up the sinking fund deficits and when these are all paid off the city will then have an increased borrowing power and will be in a healthy financial position. At present the borrowing power of the city is limited to less than \$100,000 for next year. All the public work for which contract were let will be finished but he would not advise any new work for a year or two. At least no costly work. The Collegiate site is to cost \$25,000; the Thomas street playground site another \$10,000 and on top of this the new schools are to cost around \$40,000 more than the estimated cost. These amounts will have to be provided by debenture issues which will leave the city with a borrowing power of about \$10,000. He would ask any fair minded man if that was not drawing it too close for safety. No matter who serves on the Council next year they are going to have a serious situation to face. You will have no money to construct local improvements unless special legislation is obtained from the Government to permit the borrowing of the sinking fund. He doubted if the Government would grant this. At least he would not care to be on the delegation that went to Toronto to ask for it. The law says that we must not levy more than 25 mills on the general rate and it also says that we must not levy over 12 1/2 per cent. on the last revised assessment roll. If he was in the contest he would stand or fall on the budget as it is the most important question before the people today.



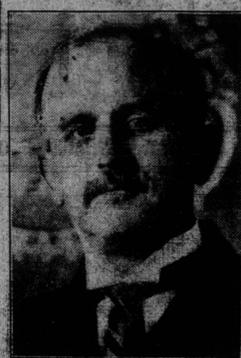
ALD. J. E. RIFFER.

Who is again a candidate for the City Council. He has held the chairmanship of the Railway and Industrial Committee the past year.

neglect. He wished to pay tribute to the splendid work done by Mr. Burgoyne and Mr. W. R. Robertson during the war in a patriotic way. He had personally went for notes for returned men and had helped in many ways that the public knew nothing about? Of the railway question he still maintained that the city needed increased facilities as soon as possible. He could not see any possibility of Hydro Radials for some time. Mr. T. J. Hannigan of the Hydro Radial Union had told a Kitchener audience that he could produce a letter from the Commission to the effect that they intended to use power for radials from the Chippawa development scheme which would not be completed for two years at least.

NO FAVORS SHOWN

Regarding the statement made by one candidate that special favors had been shown to some in regard to payment of taxes he would brand that as malicious. There was no courtesy shown anyone unless it was the small man who had difficulty in paying his taxes. Several hotels had to close up but the Council felt that it was good business to try and keep the figures in the city open to provide accommodation for the travelling public. But even in that case the city had been protected by the signatures of responsible business men. The man who made that made the statement was not Capt. Lovelace. He would not make such a statement because he is a student.



ALD. JAMES DAKERS.

Who is again seeking re-election to the City Council. He is chairman of the Market and Buildings Committee.

thought it could be done and so save the city that sum of money. Regarding the charge that the secretary of the War Veterans had not looked after his duties he felt that if he did not do so he felt that some one else should be appointed to the position by the members of the association. He would not stand for anything that would tend to dim the lustre of that splendid record gained by the Canadian Corps overseas. The returned soldiers feel that they need a representative on the City Council who knows their needs. He did not believe that returned men should be shown any special favors but wished to see the men re-established. Canada should see that every soldier is provided with employment and then if they do not play the game why then the onus will be on their own shoulders.

HELPED SOME

Mayor Elson then rose and said he was glad that Capt. Lovelace had qualified his statement and that he had made it clear that the City Council had not been guilty of any official neglect. The City Council had taken into consideration the question of a partial reduction on the assessment on homes owned by returned men, and if they could not arrive at a solution of the problem this year it would be passed on to next year's Council.

Mr. Stevens asked the Mayor if returned men were exempted from taxation would they lose their franchise. Mr. Cummings answering for the



ALD. D. W. EAGLE.

Chairman of the Finance Committee who is in the Mayoralty field. He has been a member of the Council for five years.

Mayor said that they would not. What Has Been Done. Ald. Eagle was granted the privilege of speaking again as he had not taken up as much time as the other two candidates when he first spoke. He pointed out that there were several cases where no insurance could be secured on soldiers not even in any company. He also was glad (Continued on page three)

City Council Not Guilty of Any Official Neglect

(Continued from page 1)

heard the same thing advocated year after year. This past year one had went so far as to suggest the serving of tea and cake in connection with the lavatories. It would cost \$10,000 to put one in or 2-3 of a mill. Then the cost of upkeep is something I would like to see some vacant land in this city that is being held for speculation. I have some and I would like to get rid of it.

Mr. Peter Grant wanted to know if the property qualification question was ever brought before the Finance Committee.

In reply, Ald. Eagle said it had been and the majority did not favor sending it on to the Council. Personally he was against doing away with property qualifications. I am

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Insurance. Regarding the question of soldiers insurance the Mayor stated the committee had gone carefully into the matter and found that it would cost the city about \$21,000 to give each of the 70 odd dependents a sum of \$30 cash. But where the money is to come from to pay this amount is a question. The Council had also taken up the question of a partial reduction of the taxes on homes owned by returned men. The City had looked after the returned men as best they could and there had been no

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soothing, penetrating "St. Jacobs" Kidneys cause backache? No! They have no nerves, therefore can not cause pain. Isten! Your backache is caused by lumbago, sciatica or a strain, and the quickest relief is soothing, penetrating "St. Jacobs" Liniment. Rub it right on the ache or tender spot, and instantly the pain, soreness, stiffness, and lameness disappears. Don't stay crippled! Get a small trial bottle of "St. Jacobs Liniment" from your druggist and limber up A moment after it is applied you'll wonder what became of the backache, sciatica or lumbago pain. "St. Jacobs Liniment" stops any pain at once. It is harmless and doesn't burn or discolor the skin. It's the only application to rub on a weak, lame or painful back, or for lumbago, sciatica, neuralgia, rheumatism, sprains or strains.

GRAND TRUNK RAILWAY SYSTEM

Restoration of Passenger Train Service Effective Sunday, December 28, 1919

Normal passenger train service which was temporarily reduced due to coal shortage will be resumed. For full particulars apply to Agents.

CHRISTMAS 1919 The President, Directors and Officers of THE ROYAL BANK OF CANADA desire to offer to the Customers and Friends of the Bank Best Wishes for a Happy Christmas and a Prosperous New Year.

Municipal By-Laws and Questions to Be Voted on the First of January

Sports Ground

BY-LAW NO. 3189 A By-law to acquire certain lands in the City of St. Catharines and to borrow the sum of \$10,000 to pay for the cost of same for the purpose of establishing athletic and recreation grounds thereon.

WHEREAS the Council of the Corporation deems it desirable to acquire the lands hereinafter described for the purpose of establishing athletic and recreation grounds for the use of the inhabitants of the City of St. Catharines at a cost of Ten Thousand Dollars.

AND WHEREAS for the purpose of acquiring the said lands it will be necessary to borrow the sum of Ten thousand dollars and for that purpose to authorize the issue of debentures of the Corporation for such sum being the amount of the debt intended to be created by this By-law payable as hereinafter mentioned, and to provide for the payment of the same and interest thereon at the rate of five and one half per centum per annum payable half yearly.

AND WHEREAS it is expedient to make the principal of the said debt repayable in equal annual instalments during the period of twenty years from the date of the issue of the said debentures with interest half yearly at the said rate upon the balances from time to time remaining unpaid.

AND WHEREAS it will be necessary to raise annually during the said period to pay the annual instalments and interest as aforesaid as they become due and payable the amounts hereinafter specified at a special rate sufficient therefor over and above all other rates on all the rateable property in the said City as hereinafter provided.

AND WHEREAS the amount of the whole rateable property of the said City according to the last revised assessment roll is \$46,032,405.

AND WHEREAS the amount of the existing debenture debt of the Corporation is \$1,776,103.15 exclusive of any liability in respect of

local improvement or other indebtedness which by the provisions of the several Statutes of the Province of Ontario in that behalf is not to be reckoned as part of the indebtedness of the said Corporation for the purpose of ascertaining if the limit of its borrowing power has been reached; and no part of the principal or interest thereof is in arrear.

THEREFORE THE COUNCIL OF THE CORPORATION OF THE CITY OF ST. CATHARINES ENACTS AS FOLLOWS:

1.-THAT it shall be lawful for the Corporation to acquire for the purpose of athletic and recreation grounds ALL and SINGULAR that certain parcel or tract of land and premises situate, lying and being in the City of St. Catharines and County of Lincoln and Province of Ontario, containing by admeasurement 6 and 74 hundredths acres, more or less, being a part of lot 20 in the Fifth Concession of the Township of Grantham in the said City, and which parcel or tract may be more particularly described as follows:

COMMENCING at a point in the southerly boundary of Brock Avenue produced 328 and 5 tenths feet from the westerly boundary of Dufferin Gardens Subdivision; THENCE South 23 degrees and 13 minutes, East 487 and 4 tenths feet to the northerly boundary of Merritt street; THENCE South 66 degrees and 19 minutes West in said last mentioned boundary 600 feet to a stone monument in the easterly boundary of Thomas street; THENCE North 23 degrees and 13 minutes West in said last mentioned boundary 492 and 3 tenths feet to the southerly boundary of Brock Avenue produced; THENCE North 66 degrees and 19 minutes East in said last mentioned boundary 600 feet more or less to the point of commencement.

2.-That for the purpose of acquiring the said land it shall be lawful for the Council of the said Corporation to borrow upon debentures of the Corporation the sum of Ten thousand dollars and debentures shall be made and issued therefor in sums of not less than one hundred dollars each which debentures shall be signed by the Mayor of the Corporation

and countersigned by the Treasurer thereof and be sealed with the Corporate seal.

3.-The said debentures shall be payable in twenty equal annual instalments during the twenty years next after the time when the same are issued and the same shall all bear the same date and shall be issued within two years after the day on which this By-law is passed and may bear any date within such two years, and the respective amounts of principal and interest payable in each of such years in respect of the said debentures shall be as follows:

Table with 3 columns: Year No., Principal Interest, Total. Rows 1 to 20 showing decreasing principal and increasing interest over time.

4.-The said debentures shall bear interest at the rate of five and one half per centum per annum payable half yearly in each and every year during the currency thereof upon the balances from time to time remaining unpaid and shall have attached thereto coupons for the payments of the said interest.

5.-The debentures both as to principal and interest may be expressed in Canadian currency or Sterling and be payable in gold if required at any place or places in Canada or Great Britain.

6.-During the currency of the said debentures there shall be raised and levied annually in respect thereof by a special rate sufficient therefor over and above all other rates on all the rateable property in the

said City of St. Catharines the amount for each of the said before mentioned years respectively as is required to meet the annual instalment of principal and the interest payable in such year and as shown and set forth in the table contained in paragraph three of this By-law.

7.-The Mayor and Treasurer are hereby authorized, pending the issue and sale of the said debentures, to agree with Imperial Bank of Canada for temporary advances to meet the expenditure incurred in acquiring the said lands under the authority of this By-law.

Passed this day of 1920.

CLERK. MAYOR. TAKE NOTICE that the foregoing is a true copy of a proposed By-law of the Corporation of the City of St. Catharines to be submitted to the votes of the Electors of the City of St. Catharines qualified to vote on Money By-laws, under the authority of By-law No. 3236 passed by the Municipal Council of the said City on the 1st day of December, 1919.

AND TAKE NOTICE that Thursday, the 1st day of January, 1920, being the day fixed pursuant to the Municipal Act for the holding of the annual municipal elections for the City of St. Catharines between the hours of nine o'clock in the forenoon and five o'clock in the afternoon has been appointed as the day and time for taking the votes on the said proposed By-law of the said Electors qualified to vote on money by-laws, and that the said votes will be taken at the several places and by the Deputy Returning Officers appointed for the holding of the said annual municipal elections.

AND FURTHER TAKE NOTICE that the names of leaseholders who neglect to file in the office of the Clerk of the Municipality on or before the 22nd day of December 1919 the Statutory Declaration required by the Municipal Act will not be placed on the Voters' List for the voting on the said By-law.

AND that Tuesday, the 30th day of December, 1919, at the hour of ten o'clock in the forenoon at the City Hall in the City of St. Catharines

has been appointed as the time and place for the appointment of persons to attend at the polling places and at the final summing up of the votes by the Clerk of the Municipality on behalf of the persons interested in and promoting or opposing the said proposed By-law.

AND THAT if the assent of the Electors is obtained to the said proposed By-law it will be taken into consideration by the Council of the said Municipality at a meeting thereof to be held after the expiration of one month from the date of the first publication of this notice, and that such first publication was made on the 10th day of December, 1919.

DATED this 9th day of December, A.D. 1919.

J. ALBERT PAY, City Clerk.

Daylight Saving Pursuant to the provisions of By-law No. 3284 passed by the Municipal Council of the Corporation of the City of St. Catharines on the 1st day of December, 1919, the following questions is submitted to the vote of the Electors of the City of St. Catharines.

STATEMENT OF QUESTION "ARE YOU IN FAVOR OF CONTINUING DURING THAT PORTION OF THE YEAR FROM THE 1ST DAY OF MAY TO THE 30TH DAY OF SEPTEMBER THE MEASURE KNOWN AS DAYLIGHT SAVING?"

TAKE NOTICE that the foregoing is a correct statement of the question submitted to the votes of the said Electors pursuant to said By-law No. 3284.

AND TAKE NOTICE that Thursday, the 1st day of January, 1920, being the day fixed pursuant to the Municipal Act for the holding of the annual municipal elections for the City of St. Catharines between the hours of nine o'clock in the forenoon and five o'clock in the afternoon has been appointed as the day and time for taking the votes on the said

question of the said Electors, and that the said votes will be taken at the several places and by the Deputy Returning Officers appointed for the holding of the said annual municipal elections.

AND TAKE NOTICE that Tuesday, the 30th day of December, 1919, at the hour of ten o'clock in the forenoon at the City Hall in the City of St. Catharines has been appointed as the time and place for the appointment of persons to attend at the polling places and at the final summing up of the votes by the Clerk of the Municipality on behalf of the persons interested in and promoting the voting in the affirmative or the voting in the negative on the said question.

DATED this 9th day of December, A.D. 1919.

J. ALBERT PAY, City Clerk.

Collegiate Site Pursuant to the provisions of By-law No. 3284 passed by the Municipal Council of the Corporation of the City of St. Catharines on the 8th day of December, 1919, the following questions is submitted to the vote of the Electors of the City of St. Catharines qualified to vote on money by-laws.

STATEMENT OF QUESTION "Are you in favour of the application of the Collegiate Board of Trustees for issue of debentures for \$26,108, so purchase Bunting, Gardiner and Shaw properties (corner Russell Avenue, Geneva street and Wolesley Avenue) as a site for New Collegiate Institute."

TAKE NOTICE that the foregoing is a correct statement of the question submitted to the votes of the said Electors pursuant to said By-law No. 3284.

AND TAKE NOTICE that Thursday, the 1st day of January, 1920, being the day fixed pursuant to the Municipal Act for the holding of the annual municipal elections for the City of St. Catharines between the hours of nine o'clock in the forenoon and five o'clock in the afternoon has been appointed as the day and time for taking the votes on the said

been appointed as the day and time for taking the votes on the said question of the said Electors qualified to vote on money by-laws, and that the said votes will be taken at the several places and by the Deputy Returning Officers appointed for the holding of the said annual municipal elections.

AND FURTHER TAKE NOTICE that the names of leaseholders who neglect to file in the office of the Clerk of the Municipality on or before the 22nd day of December, 1919, the Statutory Declaration required by the Municipal Act, will not be placed on the Voters' Lists for the voting on the said By-law.

AND TAKE NOTICE that Tuesday, the 30th day of December, 1919, at the hour of ten o'clock in the forenoon at the City Hall in the City of St. Catharines has been appointed as the time and place for the appointment of persons to attend at the polling places and at the final summing up of the votes by the Clerk of the Municipality on behalf of the persons interested in and promoting the voting in the affirmative or the voting in the negative on the said question.

DATED this 9th day of December, A.D. 1919.

J. ALBERT PAY, City Clerk.

Tommy Church Mayor of Toronto who is seeking a sixth term. He will be opposed by Controller McBride and James Bellamy (Labor).

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