

The News Record

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THE HOUSING ACT OF 1919

In discussing the Ontario Housing Act more stress was laid on the point that a Commission appointed by the city could extend assistance to mechanics and others who have no ready money than to those who have some means or own a lot. The latter instance are provided for.

In Section 12, Clause B provides that a private person who desires to erect a house for his own occupation, on land owned by him, may borrow the full cost of the house, up to \$2500.

And Clause C enacts that a private person who is able to buy a lot or is willing to pay 10 per cent. of the cost of the land and house, may secure a home.

While framing this legislation it was endeavored to provide for all points that could be foreseen. No new law is likely to be perfect. When it is attempted to apply it, instances will arise which were not anticipated. Seemingly the framers attempted to meet unforeseen contingencies by giving broad powers to the Director of Municipal Housing. Section 25 permits him to draw regulations which will make the Housing Act elastic in its application. He has already drawn a number of rules and regulations, which will broaden the terms of the Act. Among these are methods dealing with security which a borrower may give and apparently tending to shorten the period of repayment of the loan.

The Director would consider the acceptance of a proposal where a borrower would deposit with the Commission or a Housing Company, if formed, stocks, bonds, debentures, or other securities for money.

Or the borrower giving the Commission or Company power of Attorney or other authority to receive moneys whether in the shape of salary or otherwise and authorizing them to apply it on account of payments.

Or to accept the guarantee of a responsible resident of the municipality that the payments which the borrower is required to make under such agreement, over a stated period, will be made.

These regulations may guard against more houses being constructed than are needed and seek to establish that the persons for whom they are erected are responsible persons, who can be relied on to fulfill their parts of the undertaking.

The successful working of the Housing Act will largely depend upon the practical-mindedness of the Director. This city will have the opportunity of hearing him explain the intent and scope of the Act at a public meeting to be held here on May 7, next.

To provide needed housing is a problem. Therefore it is to be hoped that all concerned will attend, hear its workings explained and put any questions they may deem relevant.

& A MESSAGE TO THE YOUNG MEN OF
& THESE COMMUNITIES
&

PHILOSOPHY OF THRIFT—IN THREE PARTS

PART I—METHODS OF THRIFT

By F. W. Harding
Thrift is much written about and often talked of, but very little, if anything, is said as to a proper method of practicing it. The interpretation of the idea ranges from the one who saves every penny to the one who occasionally saves.

One man conceives the idea that thrift means the laying aside of every penny, the denying of himself and those dependent upon him of everything that makes life worth living. He would spend money for only the barest and plainest food and clothing, shriveling his very soul and stunting the spiritual life of himself and his family. He is rarely a person worth meeting, for he probably denies himself good reading and has not developed mentally. His apparel is such as to cause him to stay at home and literally bury himself.

Another has the happy-go-lucky idea of saving a little now and then, and somewhere between these two extremes is the level-headed idea of methodical living and saving.

The first example, if followed by all, would at once plunge the country into the direst of financial distress and hard times, and only those engaged in the production of food and cheap clothing would have employment, the rest would be in want. This is a strong statement but true, and it is caused by the thoughtless and miserly to stop and think, it has served a good purpose.

Civilization demands not only necessities, but some luxuries and many semi-luxuries. The large proportion of the population are busy and happily engaged in supplying those whole needs. It is easily seen then that the happy-go-lucky man in scattering his money freely, helps to make the country prosperous by keeping money in circulation. He would not be able to buy many Government bonds, it is true, neither has he done much to provide for a rainy day or for his old age, but he has enabled others to do so. He is the better man of the two extremes at that, for he has added to the happiness of his fellows. It is well for the country though that all are not like him for our property would be fictitious and inflated and there would be no money in the banks to promote enterprises or to assist the Government when it needs assistance.

Artificial wants and desires create a mental habit of dissatisfaction with life, and it has been found that no ordinary salary, however large, can cover all those desires. A man is happy in proportion to the absence of artificial wants, and it takes firmness of mind and purpose to prevent their creeping in.

A sensible, thrifty man realizes that to properly support his brain, he must have plenty of good and wholesome food, (but he does not waste it) and that good clothes enhance his self-respect, enabling him to appear among his fellows without embarrassment. Also that good reading and music enlarge and exalt the mind and make him a desirable companion and good citizen. By the indulgence of these modest wants he helps others to prosper, and if a man of family, his children are likely to be happy, and a happy childhood is the best kind of foundation for a country's future manhood. This is a simple, fine line and his real needs go no further. These are the people whose lives and savings are

methodical, the ones who have bank accounts and who can buy Victory Bonds or Thrift Stamps and provide for old age.

All of this is obtainable at a comparatively small expense above the barest necessities of life, and is within the reach of most people, in proportion to the position of life they occupy.

PART 2—HOW TO GET RICH ON A SALARY

The wailing cry we ever hear is: "You can't get rich on a salary." This is the excuse of the self-indulgent and thoughtless. The pity of it is that so many believe it because it is oft repeated.

The word "Riches" really does not mean much, for it cannot be defined to the satisfaction of every one. To one man it may mean a comfortable reserve fund that will tide him over adversity, and be large enough to provide for his old age in the way of life he has been accustomed to.

To another, it means unlimited wealth and to such a man the possession of a half million of dollars would not make him feel rich. Riches are relative. It depends upon our mental attitude toward the world. Each must decide for himself the definition of riches. No ordinary income, however large, will satisfy those who have vain and foolish wants.

It is to the first man that these lines are addressed and a method outlined. The saving of much money above a fixed scale of comfortable living, is altogether dependent upon a regular habit of service, occasional savings will not do it. It is a mathematical proposition entirely, based on the fact that money makes money, and this interest money, and all raises of salary, bonuses, etc., go into the reserve fund.

To illustrate, suppose that a man received \$125.00 per month and saves \$25.00 per month or \$300.00 per year. He receives a raise to \$150.00 per month, and by keeping on the same scale of living he will save \$600.00 per year or 100 per cent. more saved on a 20 per cent. increase of salary. How many will do this? Very few, but the wise man will if he was comfortable before, at least until his reserve fund warrants an increase in his way of living. To show how money makes money, suppose that the ordinary man at the age of thirty-five has a reserve of \$5000. In twelve years, at 6 per cent. this will be \$10,000, and in twelve years more \$20,000, without bonuses or increases being taken into account, and this too without having saved another cent after thirty-five years old. It shows plainly that if one kept on saving after thirty-five he would accumulate a large sum.

This is an appeal to the young man to form the habit and begin saving regularly now. The advice is good for the older man, too. It is only the old, careless, thoughtless men who originated the saying quoted above. Regularity, method and habit of saving bring home the bacon.

PART 3—FEAR

Fear is mankind's worst inheritance from the remote ages. One can almost imagine the scene when he first appeared on earth and his plight must have been pitiable in the extreme, for he was defenseless as compared to other animals. He had neither claws nor teeth for defense, and could not fly nor could he run very fast. The great beasts, reptiles and birds of prey, in those far-off days were his physical masters, and it is a wonder that he ever survived. His abode was either in trees or caves and neither was safe from intrusion, further, his subsistence was very precarious. He was in constant terror all of the time, and a form of this fear is instinctive in all of our minds to this very day. It is true that at that time he was nearly, if not quite, an animal himself, but his experiences have left their mark upon our minds. When he learned to throw stones and use clubs he made a little progress towards survival.

Not only did he have the beasts of prey to contend with, but he also had to defend himself from his fellow savages. The strongest killed the weakest and appropriated all of his belongings.

As time went on, men formed in clans and tribes for mutual protection. The upheavals of mountain ranges and gradual cooling of the earth's surface, caused great climatic changes, which resulted in the extinction of some of the larger and fiercer beasts and birds of prey, and man began to have an ascendancy over the remaining animals. Mankind then began to multiply but they still had the fear of death in some violent form from either animals or their fellows in numerous tribal wars.

As civilization advanced this fear became somewhat lessened and the fear of death from starvation became more prominent. If he was starved out of the tribe, death was sure from either starvation or violence, so he became afraid of other men. In patriarchal times men were more or less slaves and lived by the favor of the Master and feared it withdrawal. This debasing fear of man and the fear of starvation is our inheritance from those far off times.

Fear is paralyzing and it more or less prevents our best efforts and full development. If we were without fear we would be more likely to courageously attack the biggest problem with our heads up and chins in the air facing the world squarely.

But we are held back by fear. If we labor for others as most of us do, we hesitate to take a chance because a failure may mean being thrown out of employment, and thus through fear we become craven in a more or less degree. Worry too takes something out of us, and we are handicapped by it to a large extent.

What is the remedy to-day for fear and worry? Simply money, a Reserve Fund, such as a wise business man provides to carry him over bad times. You are a business man too, for while he sells commodities, you sell skill. How to get a Reserve? It is to be had by denying yourself the things not absolutely necessary to procure for your happiness and comfort. If you are the head of a family it is true that it is hard to deny others some of their foolish desires, but it is your duty as the provider and head of the family to do so, until you have a reasonable reserve. It is a mistaken kindness not to refuse. A man with a reserve against sickness, or lack of employment, even though small, has little fear, he is more cheerful, and because he is so he is more apt to be given better employment and socially sought out. His work is better and he is more likely to be advanced in position, because the employer realizes that a man who can manage his own affairs well can help to manage his. Is it not then worth while to get rid of FEAR?

KING GIVES MAUNDY MONEY

Maundy Thursday was observed in Britain to-day with the many quaint ceremonies and practices which the custom of years has established for the occasion. In London the most picturesque feature of the observance was the historic ceremony of distributing the King's Maundy money to the poor of the realm. Fifty-three aged and penniless subjects of the King were gathered in to be the beneficiaries of His Majesty's bounty. This number corresponded to the King's age. A notable gathering of the aristocracy filled Westminster Abbey to look on while the rites of the old custom were carried out.

THIN PEOPLE SHOULD TAKE PHOSPHATE

Nothing Like Plain Bitro-Phosphate to Put on Firm, Healthy Flesh, and to Increase Strength, Vigor and Nerve Force.

Judging from the countless preparations and treatments which are continually being advertised for the purpose of making thin people fleshy, developing arms, neck and bust, and replacing ugly hollows and angles by the soft curved line of health and beauty, there are evidently thousands of men and women who keenly feel their excessive thinness.

Thinness and weakness are usually due to starved nerves. Our bodies need more phosphate than is contained in modern foods. Physicians claim there is nothing that will supply this deficiency so well as the organic phosphate known among druggists as bitro-phosphate, which is inexpensive and is sold by A. J. Roos in Kitchener and most all druggists under a guarantee of satisfaction or money back. By feeding the nerves directly and by supplying the body cells with the necessary phosphoric food elements, bitro-phosphate quickly produces a welcome transformation in the appearance; the appearance; the increase in weight frequently being astonishing.

This increase in weight also carries with it a general improvement in the health. Nerve stress, sleeplessness and lack of energy, which nearly always accompany excessive thinness, soon disappear, and eyes become bright, and pale cheeks glow with the bloom of perfect health.

CAUTION—Although bitro-phosphate is unsurpassed for relieving nervousness, sleeplessness and general weakness, it should not, owing to its remarkable flesh-growing properties, be used by anyone who does not desire to put on flesh.

WAIT A MINUTE!

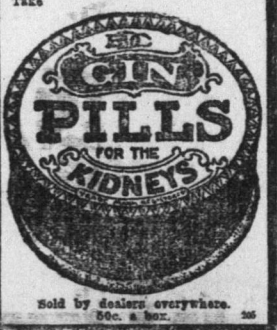
THREE PRELATES TO RECEIVE PALLIUM.

During the coming month there will be witnessed in three widely-separated cities of the United States a most impressive ceremony, and one which has never before been conducted in that name in Rome by the Apostolic See. This is the conferring of the sacred pallium upon the new archbishops of New York, Philadelphia and St. Paul. According to the canon law, a newly appointed archbishop must within three months after his appointment apply to the sovereign pontiff for the pallium. This is the archbishop's insignia of office, without which, under ordinary conditions, he can not invoke councils, consecrate bishops, ordain priests or consecrate churches. However, in the present cases of the new archbishops of New York and Philadelphia, the Most Revs. Patrick J. Hayes and Dennis J. Dougherty, respectively, a special dispensation was given to permit them to exercise the functions of their high office previous to the formal bestowal of the pallium, this because the wartime conditions made it difficult to send the sacred vestment from Rome within the customary time. After the newly appointed archbishop has applied for the pallium, and after appropriate ceremonies in Rome, it is forwarded to the archbishopal see and an archbishop or other high dignitary of the church is delegated by the Pope to confer it upon the new incumbent.

The pallium is a small band of white lamb's wool which is worn upon the shoulders. The wool from which the pallium is made is obtained from lambs specially selected from amongst the flocks owned by various monastic orders in the vicinity of Rome. Annually on the feast of St. Agnes two or three lambs are brought to the church of that name in Rome by the Apostolic Subdeacon while the Agnus Dei is being sung. The lambs are presented at the altar and received by two canons of the Lateran Church. They are then sheared and the wool is sent to the

BACK-ACHE!

You will NEVER get rid of that pain in the back until you are performing their proper function. Take



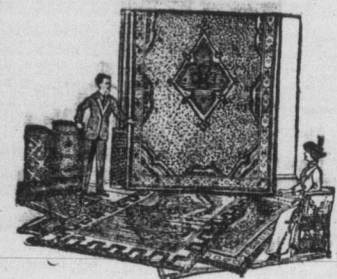
Grandma Never Let Her Hair Get Gray

She Kept Her Locks Dark and Glossy with Sage Tea and Sulphur

When you darken your hair with Sage Tea and Sulphur, no one can tell, because it's done so naturally, so evenly. Preparing this mixture, though at home is messy and troublesome. At little cost you can buy at any drug store the ready-to-use preparation, improved by the addition of other ingredients called "Wyeth's Sage and Sulphur Compound." You just dampen a sponge or soft brush with it and draw this through your hair, taking one small strand at a time. By morning all gray hair disappears, and, after another application or two your hair becomes beautifully darkened, glossy and lustrous.

Gray, faded hair, though no disgrace is a sign of old age, and as we all desire a youthful and attractive appearance, get busy at once with Wyeth's Sage and Sulphur Compound and look years younger. This ready-to-use preparation is a delightful toilet requisite and not a medicine. It is not intended for the cure, mitigation or prevention of disease.

BIG SALE OF HOUSEFURNISHING GOODS



To-day we announce a special sale of housefurnishings such as Rugs, Carpets, Curtains, Materials Oil Cloths, Linoleums, Window Shades and Wall Papers.

Our entire first floor is occupied with the above department and we have an immense choice of all lines of floor coverings and hangings, bought in the best sources of supply and on sale at special prices—Come in the forenoon if possible. Phone 687w.

Rugs

Tapestry Squares.—A good serviceable floor covering, in sizes to suit all rooms, good patterns and colorings. Special at \$12.00, \$13.50, \$16.50 to \$25.00.

WILTON RUGS.

Best qualities, very serviceable and in artistic designs and colorings, suitable for parlor, living room, and dining rooms, all sizes, special prices, \$15.00, \$18.00, \$20.00, \$25.00, to \$100.00.

AX MINSTER RUGS.

Best English and Canadian Mfgs. most durable and effective designs, for parlors, living rooms, halls and dens, all sizes, special prices, \$13.50, \$15.00, \$18.00, \$20.00, \$25.00 to \$60.00.

RAG MATS.

Very popular mat for bed rooms and kitchens, washable fast color, serviceable and cheap, assorted sizes, 27x54, 36x63, special at \$8c, \$1.50, to \$1.95. 100 reversible Smyrna Mats, size 27x54, assorted colors, worth \$4.00 and \$4.50, for \$2.95.

Curtains

Fish Net and Nottingham Curtains, good assorted designs, 21 yds. long, white, cream and ecru, special at 75c, \$1.00, \$2.00, \$2.50 to \$1.00.

Phone 476. **LANG TREACY COY. LIMITED**



Industrial Exhibition

You are cordially invited to attend an Exhibit at the College Institute on Thursday and Friday Evenings.

April 24th and 25th.

(also on Friday afternoon) when the work accomplished by the following Evening Industrial Classes will be displayed:

BASKETRY, CLAY MODELLING, MILLINERY COOKING, DRAWING, SEWING TYPEWRITING.

ONE YEAR AGO TODAY IN THE WAR.

Bonar Law, English Chancellor of the Exchequer, presented in the House of Commons the largest budget in history.

Baron von Richthofen, the greatest of German airmen, was brought down behind the British lines and buried with military honors.

TODAY'S BIRTHDAYS.

Alexander Kerensky, a leader of the revolution which overthrew the

monarchy in Russia, born at Simbirsk, Russia, 38 years ago today.
Miles Poindexter, United States senator from Washington, born at Memphis, Tenn., 51 years ago today.
Bishop William F. Anderson, of the Methodist Episcopal Church, born at Morgantown, W. Va., 59 years ago today.
Oliver M. W. Sprague, professor of banking and finance at Harvard University, born at Somerville, Mass., 46 years ago today.
Ellen Glasgow, author of numerous popular novels, born at Richmond, Va., 45 years ago today.

Superior Clothes

For Women Who Appreciate Quality

Suits Coats
Dresses Cloaks
Gowns Capes
Waists Wraps



FELDMAN

21 West King Exclusive Ladies' Ready-to-wear

SPECI NO RE

Spring Co Suit Waists. Come and see

Messaline silk green, self sleeve special.....

MISS Silk braid trimmings, Misses Silk gette sleeves, o special at.....

SILK Silk Poplin grey, taupe, cope

UN Silk Undersk Shot Silks, price to

Terms Cash One Price

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Regular as Clockwork

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PH WATF