

The Toronto World

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THURSDAY MORNING, SEPT. 3.

The Legislature and the Financial Situation.

It takes some time for the leaves to work, but it is fermenting. The latest evidence is the rumor, which appears to have some foundation, that the provincial government is about to call the legislature together in order to make financial arrangements to cope with the situation.

The mayor of Berlin on Tuesday, at the meeting of the Industrial Association, told those present how his city had been able to secure loans from the citizens who had money in the savings banks at three per cent when the city offered five or six.

This is carrying the war into Africa. If the banks will not lend the people money, then the municipalities must borrow from the people. The banks will not doubt, raise objections, for they will neither fish nor cut bait, but they may find themselves like other aids in managers by and by.

Old Cameron also has the idea for Toronto, and is going to move that the city borrow from the people at five per cent. The people should be glad to lend on security which is a great deal better than some others, and the government will no doubt be glad to lend its authority and endorsement to such transactions, since it is in the same straits as the municipalities.

We are prepared to hear that these perfectly justifiable and obviously reasonable methods of dealing with the money stringency will not appeal to the money bags, who have not the patriotism to see that this is not the time for making money, but the time for saving the life of the nation.

If we lose our business now, if we close up our factories, if we drive away our skilled labor to the United States, if we dishearten our business men and drive all the spare cash of the people into other channels than those open for it at home, then there is coming a time of reckoning after this war which will leave Ontario in as bad a condition as Belgium. It is not only bullets and bombs that ruin a country. There are other and deadly forms of greed as well as kaiserism.

These ideas are beginning to be appreciated, and the calling of the legislature is a first-rate way to get the province stirred up to the necessities of the case. If the right course is taken, then the province may come out of the trial a better land to live in and the people will have a better regard for each other than when the war commenced.

Toronto is likewise at the brink of a great decision. The kaiserism of capital is not less dangerous to the municipalities than the troops of Germany are to the allies. The same principle is behind both forces, and it is a principle which has no regard for the well-being of the common people.

Some capitalists have taken this upon themselves to protect the same class of aristocratic plutocrats in this country, which is trying to impose its rule on society, and eventually on the world, in Germany. These capitalists will not admit this, and their presidents and general managers may be horrified at the suggestion, but the fact is patent to the people who see their occupations taken away, and to the manufacturers, who would make a good stand if the banks would permit them, and to the business men who are brought to a standstill because the banks have closed down the flow of commerce, and to the farmer, who will find his markets in the hands of the trusts, who are the only bodies the banks are willing to befriend.

Coming to the farmer, there is this to be said: If the banks will do their duty by the commerce and the business of the country, the farmers will be in a better position in Canada next year than they have ever been. The loss of the crops this year thru the war has been enormous. Next year there will be a serious falling off in production owing to the dislocation of rural conditions in Europe. It is true that other and neutral nations will be aware of all this and will take advantage of the opportunity to come into the market with a greater production of their own.

But Ontario farmers especially will have an opportunity to grow wheat for next year's market such as they have

never had. If they could be persuaded to adopt such methods as Mr. C. C. James has told about in Sweden, where they can raise 94 bushels to the acre, it would be even better than an extension of acreage. Ninety-four bushels means six times the average production in Canada, but it does not mean six times as much labor as the average Canadian farmer puts on his land. It means that it is possible to take off one acre as much as six off in the ordinary way, which ought to be regarded as a disgraceful way. The saving in plowing alone of that extra five acres is an item which ought to appeal to the common sense of any farmer, not to mention the seed, harrow, the rolling and other considerations.

But, however he may do it, the thing for the farmer to do this fall and next spring is to grow wheat. We are all interested in this as well as the farmer. The business man and the merchant, the manufacturer and the trader, all understand that if the farmer does not get the money out of the ground there will be none to make trades with. Even the banks know in a dim way, but they do not like to let the farmer be aware of it, that if it were not for the farmer there would be no banks. Very few farmers know this when they go begging for a little accommodation, but when he sows his wheat and when he thrashes it he might think about it. It is a good warm, comforting thought, and full of latent self-respect which the banks cannot impair.

It is especially good when it comes to a question of mortgages, and this is a question which is raising its head almost higher than any other question at present. It is even said that it lies behind the rumored calling of the legislature. There are people who are being put out of work because the banks do not stand behind the factories, altho the government is standing behind the banks in order to get them to stand behind the factories; and there are people who are depending on the spending of these people who are being put out of work, and there is an endless chain of such dependence, all hanging on the farmer at one end and the banks at the other.

And the banks turn to the farmer at long and at last, altho just at first the farmer does not seem to cut any figure.

If loan companies begin to foreclose mortgages then we shall have another phase of kaiserism at its worst.

To deal with this a moratorium has been proposed, and it is necessary to have a provincial enactment in order to proclaim one in Ontario for mortgages. The legislature stands for the people, and all the people need to do is to see that the moneyed interests have not too much to say in directing its affairs. A few of those who manage the banks do not think enough of the living people who keep the banks going, and they think too much of the inanimate machines into which some of the banks have been transformed, which have no thought of the people at all, but only of their own existence. The banks are for the people, not the people for the banks, and if the banks do not realize this, then the people must turn away from the banks, and evolve new and more docile machinery for their need and purpose.

A Month of War. Notwithstanding the prodigious efforts made by the German army operating in Belgium and France during the past fortnight, no breach has yet been made in the continuity of the defending forces. But by sheer weight of numbers and what can only have been an appalling expenditure of men, the Germans have advanced thru Belgium and even penetrated beyond the cordon of fortresses on the Franco-Belgian frontier. This is a remarkable achievement, that could only have been accomplished by soldiers who lack nothing in courage and endurance. But the more these qualities are rated the more do they enhance the calibre of the British and French troops, to whom they were opposed. Nothing is more difficult in war than the conduct of defensive operations by a numerically inferior force. That the French and British lines should have offered so stout a resistance and fallen continually back without disorder or loss of morale, and still be able to act effectively as a field army, augurs well for the future of the campaign.

After the first month of war all that appears is that the German plan of campaign has not developed as its framers anticipated. They did not count upon the presence of British troops in the field, nor on the heroic resistance of the Belgians. But for the stand made by the Belgians and the delay occasioned by the invaders, there can be little doubt the German forces would have swept across the frontier before completion of the French mobilization, and would thus have gained full advantage of their more rapid and efficient organization. That advantage the Belgians succeeded in neutralizing, and time was afforded not only to mobilize the French war service army, but to transport the British expeditionary force to the front. Belgium's service to the allies can hardly be exaggerated, and the tribute paid her was fully deserved. Belgium has suffered great losses, which it is to be hoped will be later compensated. But her material loss counts little against the gain that will come from the loyalty and devotion of her people.

COMFORTS HINDER MEN ON THE MARCH

General Otter Comments Spirit of Women Workers and Gives Advice.

TORONTO RED CROSS

Provincial Work Will Be Directed From City Hall—Conference Yesterday.

To immediately supply the needs of wounded soldiers at the front and in the hospitals of France and England the Toronto branch of the Canadian Red Cross Society completed its organization yesterday afternoon at a meeting held in the city hall. What supplies are most needed will be ascertained from the Canadian society and from London, and work will be started at once. This information will be forwarded to branches in other Ontario centres.

Noel Marshall, who has been a leader in the patriotic fund work, stated it was the intention to secure \$250,000 by next week, and to forward it to the Red Cross Society in England. Winnipeg has subscribed \$12,000, Ottawa and Montreal had promised a substantial sum.

Gen. Sir William Otter was present and warned the ladies against making comforts for the soldiers. The spirit was good but at the front such things were a hindrance. What was most needed was hospital supplies, such as bandages, etc.

The officers of the Toronto branch of the society are: Chairman, Kenneth Dunstan; vice-chairmen, Gordon Osler, Douglas K. Ridout, W. E. Rundle; honorary secretary, George E. Wood; committee, George Anderson, S. C. Harris, W. E. Gundy, Walter Barr, Lieut.-Col. Brock, Sir Edmund Osler, J. W. G. Mackenzie, F. Nicholls, K. George, Col. Macdonald, E. A. Matthews, Mrs. Cummings, R. C. Harris, Noel Marshall, A. F. Rutherford, Frank Liver, A. J. J. Jopson, S. J. Moore, A. E. Ames, R. D. Fairbairn, J. W. Woods, George Irving, Arnold M. Ivey, W. S. Dinick, Mrs. Huestis, Mrs. Arnold, John W. Frank, Gen. Sir Wm. Otter, C. N. Candee, Col. A. E. Gooderham, Justice Craig, Scott Waldie, W. D. Gregory.

LESSEN THE GAP.

Editor World: Upon reading the article in your morning paper entitled "Lessen the Gap" I am encouraged to write, and draw attention to a case in my own family in which had even slight notice been taken a serious form of St. Vitus Dance might have been taken in time and a bright boy's holiday spent otherwise than in bed, being fed because of inability to help himself in any way. Now that school has begun and a bright boy's holiday spent otherwise than in bed, being fed because of inability to help himself in any way. Now that school has begun and a bright boy's holiday spent otherwise than in bed, being fed because of inability to help himself in any way.

INCONSISTENT.

New York Times, Sept. 1. The German account of the naval battle between German and English vessels at the Bight of Heligoland is concise and fairly accurate, and if it were not for the too frequent use of the adjective "small" in reference to the German boats, and the adjective "large" when the English boats are referred to, would pass very well as a candid and unprejudiced account of the campaign in which the kaiser's navy was worsted. The adjectives seem to indicate a German theory that warships, like men, should select "small" rather than "large" when they fight. Presumably the British admiral did not choose the German boats he destroyed. Assuredly, he would have tackled the largest cruiser he could find in just the same spirit.

Nevertheless, we must admit that war is most glorious (or used to be, for we doubt if it ever will be) when fought by the most glorious again) when the contending parties are equally matched. Then the victor deserves all the credit he may get. When an army, though really glorious again) when the contending parties are equally matched. Then the victor deserves all the credit he may get.

INSURANCE NOT FAVORED.

Insurance of each Toronto volunteer for \$1000 will probably be abandoned, according to Controller McCarthy's statement at yesterday's board of control meeting. Instead large contributions will be made to the patriotic fund and the relief fund. The board decided, however, to give each civic employe of six months' or more service full pay while away.

AND HE DID

RASTUS TO SPECIAL WHAT- EVER YOU'RE DOING AND COME HERE AT ONCE!

AND HE DID.

AT OSGOODE HALL

ANNOUNCEMENT. Sept. 2, 1914. The benchers of the Law Society of Upper Canada, in convocation assembled, today unanimously voted to give \$10,000 in aid of the patriotic fund.

Masters' Chambers. Before J. A. Cameron, Master. Friedrich v. Pucini—Ellis (R. G. Smythe), for defendant, obtained order on consent for examination of a witness de bene esse. Costs in cause.

Shipman v. Ellinson—E. H. Senior, for defendant, A. F. Lobb, obtained order discharging mechanics' lien, vacating its pendens and dismissing action without costs.

Hart v. Mellor—MacAuley (McLaughlin & Co.), for plaintiff, obtained order allowing substitutional service of writ of summons on defendant. Costs in cause.

Gabriel v. Orr—E. H. Senior, for A. F. Lobb, obtained order vacating his pendens.

Single Court. Before Falconbridge, C. J. Francesco v. Steel Co.—E. C. Cattanaach, for all parties, obtained a consent judgment for plaintiff for \$100 and official guardian's costs fixed at \$5. Vincent v. C.P.R. Co.—S. J. Arnott, for plaintiff, moved for judgment in default of consent. E. C. Cattanaach, for official guardian. Judgment for plaintiff by consent for \$6000 and costs. Appointment reserved.

CANADA'S VALCARTIER CONTINGENT. At Home to Visitors on Saturdays and Sundays.

While Valcartier military camp has hung up the "no admission except on business" sign during the week, the militia department has authorized the reception of visitors on Saturdays and Sundays. In response to popular demand therefore the Canadian Northern Railway is running excursions Sept. 4 and 5 only to Valcartier military camp or Hotel Lake St. Joseph, when the round trip fare from Toronto will be \$10. Return limit until Sept. 9. Stop-over privileges will be granted at points east of Ottawa, and in addition to regular dining car service on trains, a dining and a commissary car service will be maintained at the camp throughout the day.

The Canadian Northern Railway is the only line giving through service to Valcartier military camp, and in order to make sure of getting through without change or delay travelers should bear this fact in mind. In addition to city car reservations apply to city ticket office, 52 King Street East, Main 5178, or Union Station, Adel. 3458. (345)

CAREFUL PLANNING WHILE WAR LASTS

Ontario Municipalities Will Try to Overcome Tendency Towards Stagnation.

MET IN CONVENTION

Tone Was Optimistic, While Sane So—Will Assemble Again Today.

Municipal finance and the war's effect upon it were subjects discussed in detail by the Ontario Municipal Association, at its 16th annual convention at the city hall yesterday morning and afternoon. A sane opinion was expressed during the debates; none of the representatives expected miracles, but all foresaw that by careful management and planning the money shortage and industrial stagnation could be overcome in time. Mayor Hooken spoke in this vein. He commended the Ontario municipalities on their handling of the present unprecedented situation. His opinion was that the bonds of a municipality should be as good as gold and that the government ought to maintain its promise of supplying needed money to municipalities.

J. G. Ritchie, London, president of the association, thought expenditures should be curtailed until after the war. Like Hanna's Work.

Among the resolutions was one in commendation of the provincial secretary's policy of industrial farms and of administrative treatment of inmates of county jails. The association will also request the government's help in bringing together unemployed and employers.

At the afternoon session A. K. Bunnell, city treasurer, Hamilton, spoke on municipal accounts and audit; N. Vermeulen, reeve of Thurston, on settling up of administrative and justice accounts; Prof. James Mavor, Toronto University, on the relation of a university to the performance of municipal duties, and W. A. McLean on the cost of roads.

The City of Toronto entertained the delegates at dinner. The convention ends at noon today.

The Red Cross Society for Switzerland Organized in Toronto.

Acting under the instructions of the general council of Switzerland, Dr. H. Martin in Montreal, the Swiss of Toronto were invited by their comrad. Mr. Remy Burger, consul of Switzerland for Ontario, to a special meeting which took place last night at Occidental Hall.

The meeting was a very representative one. Many Swiss patriots and friends of the cause were present. Upon the suggestion of Mr. R. Burger, the Swiss consul, a committee of ten members was elected, with Prof. J. Cusin as chairman. The purpose of this committee is to collect from Swiss people in Ontario funds to provide for the victims of war, wounded soldiers, helpless women and children living in Switzerland or Canada. It is especially to be noticed that as far as Switzerland is concerned the wounded soldiers of any of the belligerents whether British or German of one side or the other are taken care of with the same devotion as Switzerland in her benevolent spirit was inspired in founding the Red Cross Society, which now includes in the same bounds all civilized nations of the world.

Headed with a large donation from the Swiss consul, Mr. Remy Burger, a subscription list was rapidly filled by every Swiss present. All Swiss or friends of Switzerland wishing to contribute to this Swiss Red Cross Society may send their subscriptions to Prof. James Cusin, chairman and treasurer of the Swiss Red Cross Society, 605 Temple Boulevard, Toronto.

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G. T. P.'S CHIEF ENGINEER RETIRES FROM SERVICE

Canadian Press Despatch. MONTREAL, Sept. 2.—The resignation is announced today of B. B. Kellier, chief engineer of the Grand Trunk Pacific Railway. Mr. A. Woods, another chief engineer, will assume charge of the engineering department of the railway, with headquarters at Winnipeg. Mr. Kellier's health has not been satisfactory for some time past and he has asked to be relieved. For 50 years Mr. Kellier has been engaged in railroad construction.

The Train De Luxe of Canada. The Grand Trunk's International Limited, the premier train of Canada, is endorsed by everybody who has ever had the experience of riding on it. It leaves Toronto at 4.40 p.m. every day in the year, arriving at Hamilton 5.41 p.m., London 7.55 p.m., Detroit 8.55 p.m. and Chicago 8 a.m. following morning. Best electric lighted equipment including Observation-Library—Drawing-room—Compartment car, Pullman Drawing-room—Sleeping cars and high grade coaches Toronto to Chicago. Dining car Toronto to Port Huron. Parlor-Library car Toronto to Detroit and Parlor-Library—Buffet car Toronto to London.

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THE WORLD

—AND—

THE WORLD

General we respectfully draw your attention to the reliability and general excellence of The World's War News.

The World is the only morning paper in Toronto taking the full leased wire copyrighted service of the Central News, the most conservative and reliable news service in the world.

In addition to this, The World receives the war cables of The New York World, acknowledged to be among the best published in America. The Toronto World also has the Canadian Press service and the Canadian Associated Press Cables. The articles by H. G. Wells, the famous novelist, on "Looking Ahead," in which he forecasts the probable results of this terrible war, have created a profound sensation. These articles will appear exclusively in The Toronto Daily World. "The War," from a Canadian viewpoint, by the Editor, and a daily summary, written by able and well-informed writers.

THE WORLD IS FOR SALE BY ALL NEWSDEALERS or will be sent by mail to any address in Canada for \$3.00 per year, or five cents per copy for The Daily World, and \$2.00 per year or 25 cents per copy for The Sunday World. Try it for a month—fill out the following Order Form.

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CHATHAM, Ont., Sept. 2.—The war has had a very disastrous effect on an aged resident of Chatham named Moore. He stationed himself in a second story window of his house and without warning opened fire on his neighbor's residence. One of the bullets crashed thru a window and narrowly missed striking some of the inmates of the house. Moore was sent to the asylum. Reading of the war despatches is blamed for his insanity.

New Pastor Assumes Duties. BROCKVILLE, Ont., Sept. 2.—Rev. H. Edgar Allen, late of Hespeler, Ont., has entered upon his duties as pastor of the First Baptist Church of this town.

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