This is the Season of Anticipation

Just about four weeks now till Santa mounts the box behind his spanking reindeer and proceeds to distribute his gifts broadcast. Everyone likes to help Santa in his good work, and by an early selection of the articles best suited to the needs of our friends and relatives we can help a lot. What nicer or more useful gift can you give a gentleman than a **HOUSE COAT, A BATH ROBE, OR DRESSING GOWN?** We have without doubt the smartest lot of these garments that ever came to Toronto, and we are justly proud of our showing. Early buyers who have seen them say they are irresistible, and that is the word to use. The price range is as varied as the assortment, and starts from $5.00 up to $25.00. Now is the time to **ANTICIPATE** the need of your dearest friend or relative. Despite the fact that we are not having zero weather by any means, our Overcoat sales are keeping up wonderfully. We had a gentleman in yesterday from Denver, Colorado, who came at the request of a friend and bought one of our Fifty-Dollar Coats. Did us good to hear him praise them. You see, Americans don't get clothes like we make, and when they get the chance to buy them they just simply go into ecstasies over them. This week we put into stock some extra values to sell at $12.00, $15.00, $18.00 and $25.00. Just now is the time to anticipate your Winter comfort, and that cosy feeling comes to the man who is on the inside of one of our splendid coats. We are open every Saturday night till 10 o'clock, and that gives you a splendid chance to shop.

Oak Hall CLOTHIERS

Cor. Yonge & Adelaide Sts.

J. C. COOMBES, Manager.

ABOLISH BUSINESS TAX CRY OF MANUFACTURERS TO SPECIAL COMMITTEE

Deputation From Canadian Manufacturers' Association Gave Reasons Why Present Law of Taxat on Was Inadequate—Unimproved Land Should Be Heavily Taxed and There Should Be a Reduction of the Tax on Improvements, Were Some of the Arguments—Adjourned Till Dec. 19.

It was the manufacturers' turn yesterday to take some business-like "cracks" at the present system of taxation in Ontario. A deputation from the Canadian Manufacturers' Association appeared before the special committee appointed to revise the Assessment Act, and gave their reasons for holding that the policy now in force in some cases was not adequate. Their principal objection was to the business tax, which they considered bore too heavily on the manufacturer. They also suggested a heavier tax on unimproved land as a remedy for the practice of holding such land for speculative purposes, while adjoining property was increasing its value. Besides the manufacturers, two American experts and a couple of single-taxers imparted information as to how to solve the intricate problem.

Hon. W. J. Hanna, chairman of the committee, at the conclusion of the session, adjourned until Dec. 19. Mr. Hanna commented that in his opinion the two important features of the Ellis-Rowell bills pointed at local option for municipalities. This was a matter of very much difference of opinion. He had grave doubts that the local option idea would work out satisfactorily. Mr. Ellis said that he introduced his bill merely from the educational standpoint—to get valuable information so as to correct the present state of affairs.

Some Changes Needed.

In opposing some of the principles of the present law, F. W. Wegenast, legal representative of the Canadian Manufacturers' Association, read a statement of the executive to the committee.

"In a number of features the present system is satisfactory, but some changes would be beneficial," said the executive. "The manufacturers have found that the improvement of their premises has brought a penalty in the way of increased tax." The complete abolition of business tax was advocated. Any return to the tax on personal property was untenable. "And we believe that an increased assessment on unimproved land would help much towards equalization."

"It was the feeling of the executive," said Mr. Wegenast, "that the income tax should be left alone on the principle of doing one thing at a time and doing it well." He declared that the income tax was unequally administered, because 19 out of 20 escaped it, and the twentieth had to pay it. As an illustration, he said that in some cases directors of big corporations voted themselves dividends instead of paying themselves big salaries.

Income Tax O. K.

"The C.M.A. does not think it necessary to substitute any tax for the income tax. The extra burden, as they saw it, could be placed on unimproved land. A remedy should be found for cases in which unimproved land was held for an increase of value of adjoining property. Germany was getting at the root of the evil by a special tax on unimproved land. Mr. Wegenast believed that the committee should act upon the question, as there was nothing to gain in giving municipalities the right to act. Public opinion was ripe for a change. If some principles were adopted that would not penalize industry, the manufacturers would support the committee.

"Most Absurd."

"It is the most absurd tax that was ever put into effect," said Ely Henderson of London, referring to the business tax. "Why should there be all these inequalities? A distiller pays 150 per cent., and a newspaper proprietor 25 per cent. Why should there be such discriminations?" He believed that the poor workingman was paying the business tax and not the employer.

Result of Single Tax.

H. H. Stevens, M.P. for Vancouver, was asked to impart some information about the success of the single tax in the Terminal City. Mr. Stevens said that there had been great building activity as the result of exemption of improvements. The land was not assessed for more than 50 per cent. of its value. He considered that taxation was a matter that should be dealt with locally, as one system might suit one particular municipality and not another. "Despite the criticism of F. C. Wade, K.C., of Vancouver," he said, "the single tax system was working out satisfactorily."

W. B. Tyndall of Toronto also took a rap at the business tax in behalf of the manufacturers. He figured that there was no logical reason for the establishment of the system of percentages on various industries by the legislature some years ago. Such a policy worked out as a penalty. "Where is the justice?" he asked. "You had better abolish it."

Forman Amazed.

"I am rather amazed at the protest against the business tax by manufacturers," said Assessment Commissioner Forman. In giving reasons for the scale, he said that retail merchants had the lowest tax because their profits were small. The tax on manufacturers was as high as 75 per cent., partly for the reason that their machinery was exempt and their profits were much larger.

"What objection is there to a flat rate of say 25, 30 or 35 per cent.?" asked Col. Matheson.

"Graded would be better," was the reply. "A tax should be levied on a business man's ability to pay."

Wm. Stewart, assessment commissioner for Ottawa, said that the business tax bears too heavily on the business man. Assessment has doubled in seven years.

Urged Local Option.

Ontario needed a law along the lines of the Ellis and Rowell bills, was the view of Allan Thompson of Toronto, a disciple of Henry George. He believed that municipalities should have the say as to what extent exemption on improvements would be granted. The people should be allowed to settle their own affairs, especially when taken into consideration that conditions vary thruout the province, and what might be proper for one town would be improper for another. Taxation on land values only had resulted in greater building activity in cities where such a law was in force. Manitoba assessed improvements at 60 per cent. of their value, while British Columbia placed a much lower tax on improvements and made land, and land only, bear the burden of taxation.

The Remedy.

"A remedy could only be based on the principle that the land must bear more of the burden, and the improvements less," such was the statement of Lawson Purdy, chairman of the Board of Tax Commissioners of New York, at the morning session of the committee. Two American experts gave information to the committee on the intricate tax problem, the other man being C. B. Fillebrown, assessment commissioner of Boston.

"Your Ontario Act is the best I ever saw," said Mr. Purdy, "but, as it stands, it cannot in itself furnish the way out; that can only be found by equalizing the taxes on buildings and improvements and those on land." He believed that New York was behind Ontario in this respect. Only last year a law was enforced in New York State requiring all municipalities to separate the assessment of buildings and land.

Pretty Tough.

He believed that Ontario's business tax would not work out satisfactorily in New York for the simple reason that business men would go in swarms to Albany to lodge a protest. He considered that it was pretty tough for a business man when his rent and taxes soared at the same time. An income tax would also be impossible in New York. Such a tax, in his opinion, was not desirable. Great Britain's system, in which the sources of income are actually reached, was a just and equitable tax, and a great improvement over other forms of taxation.

Mayor Hocken Talks.

In an address to the committee, Mayor Hocken said that the majority of the city council was in favor of some measure by which local option in matters of taxation should be permitted to all municipalities in Ontario. The people of Toronto had at one time favored the idea of taxing land as distinct from improvements, but this legislation had never been enforced. The question would be sent to the people again, said the mayor.

C. B. Fillebrown declared that the tenant always shouldered the burden of taxation, especially in the case of apartment houses. If taxation on improvements were abolished, part of what is now the portion of privilege would be transferred to the benefit of wages, which might amoutn to a difference of 50 per cent. To bring such a scheme into effect it would be necessary to exempt buildings and improvements by a scale of, say 15 per cent per $1000, year by year. He said that this could not be accelerated in any way, but the solution appeared to lie in that direction.

That the increase in farm lands should not be regarded as an unfailing sign of prosperity, was the opinion of H. B. Cowan of Peterboro, editor of Farm and Dairy, who spoke for the farmers. The question of land values was not confined to the cities. "I we are to keep thousands of Ontario farmers, who can get high prices for the land, from selling and moving to the west, where land is cheaper; if we would stop the depopulation of rural Ontario, there must be a reduction of taxation on improvements and an increased tax on the land itself," said Mr. Cowan. "A tax on land seems imperative. The farming community will benefit if the underlying principle of both these bills is adopted."

TEN YEARS' GROWTH OF CAPITAL VALUES

Comparative Progress of Agriculture, Manufactures and Railroads Across the Border.

In a recent monograph the Bureau of Railway Economics of the United States presents the results of a study on capital values as applied to those three great branches of enterprise—agriculture, manufactures and railways. Capital value in the case of agriculture includes farm property—land, buildings, implements, machinery and live stock; in the case of manufactures it covers the value of property employed for the purposes of production, excepting rented property, but no allowance is made for patent rights nor for good will; in the case of the railways capital value means the cost of road and equipment, as it stands on the books of the railways.

Thus, the capital value of agriculture of the U. S. in 1900 was $20,439,901,164, and by 1910 it had grown to $40,991,449,090, the increase being 100.5 per cent. From 1900 to 1910 the capital value of manufactures gained 105.3 per cent.; that is, from $8,975,256,000 in 1900 to $18,428,270,000 in 1910. The capital value of railways in 1900 amounted to $10,263,313,400, as compared with $14,337,816,099 in 1910, the increase being 40.2 per cent.

This table gives the statistical statements just cited with information bearing on gross as well as net capitalization of the railways, three figures omitted:

	1900	1910
Agriculture	$20,439,901	$40,991,449
Manufactures	8,975,256	18,428,270
Railways—		
Cost of road and equipment	10,263,313	14,337,816
Gross capitalization	11,491,024	18,417,132
Net capitalization..	8,903,186	14,376,529
Population	76,304,000	91,972,000

TO BUILD NIAGARA BRANCH.

ST. CATHARINES, Nov. 21.—(Special.)—It was announced officially today that work on the construction of the Niagara-on-the-Lake branch of the Niagara, St. Catharines and Toronto Railway will be started on Nov. 25.

$1,000 REWARD

For information that will lead to the discovery or whereabouts of the person or persons suffering from Nervous Debility, Fits, Skin Disease, Blood Poison, Genito Urinary Troubles, and Chronic or Special Complaints that cannot be cured at The Ontario Medical Institute, 263-265 Yonge Street, Toronto. ed

FRIDAY, NOVEMBER 22, 1912

TORONTO WORLD'S Proverb Contest

$5,000 IN PRIZES

Began Oct. 3rd. Last Picture Dec. 16th

NO. 51 PICTURE Represents the Following Proverb:

.....

.....

.....

Name .....

No. ..... Street

City or Town .....

DO NOT SEND IN ANSWERS UNTIL AFTER LAST PICTURE IS PUBLISHED.

What Well-Known English Proverb Does This Picture Represent?

TORONTO WORLD'S PROVERB PICTURE NO. 51

Rules Governing the Contest

The Toronto World Proverb Contest is a test of skill and diligence, designed to encourage thought and research on the part of the young and provide a pleasant mental diversion for everyone.

Every day, for a period of seventy (75) days, there will appear in The Toronto Daily and Sunday World, an illustration, cartoon or other representation of a commonly used and well-known English proverb.

The Toronto Daily World will award PRIZES AGGREGATING OVER $5000 IN VALUE to readers of The Daily and Sunday World who send in the correct or nearest correct answers to the entire series of illustrations. The first proverb picture was published in The Daily World, Thursday, Oct. 3. The last will be published on Dec. 16.

The correct answers, to serve as a basis of awards, are being selected according to their common use by the Contest Manager and three representatives of The Daily and Sunday World, and will shortly be placed under seal in a Safety Deposit Vault.

This list of correct answers will remain under seal until called for by the judges, whose names will be announced in due course, and who will have full control of the examination of the answers and awarding of the prizes.

The correct answers are included in The Toronto World's Book of English Proverbs, which is published as a guide and reference for contestants' use in the contest.

To compete for the prizes, contestants need only to supply the proverbs represented by the illustrations that will appear daily, and send in their answers, at the close of the contest, according to the rules. The person sending in the correct or nearest correct list of answers to the entire series of seventy-five (75) illustrations will be awarded the first prize. The person sending in the second nearest correct list of answers will receive the second prize, etc., etc. Entry may be made any time before the contest is entirely closed. Rules follow:

1. The Toronto World's Proverb Contest is open to all readers of The Daily and Sunday World in Canada, except employes of The Daily and Sunday World and members of their families. Anyone not excepted as above mentioned may enter the contest by simply becoming a regular reader of The Toronto Daily and Sunday World.

2. Contestants must write the Proverbs represented by the illustration upon the coupon provided therefor and which will appear on page 2 of The Daily and Sunday World every day during the Contest. Answers may be written with pen, pencil, or typewriter, and arranged in any manner to suit the contestant.

3. Each picture represents only one proverb. Where contestants are not certain as to the correct proverb represented, they will be permitted to send five (5) answers (not more) to each proverb illustration. If the correct answer is given, incorrect answers will not count against a contestant.

4. Only one answer may be written upon a single coupon. Extra coupons must be used for additional answers, and all coupons of the same number must be kept together in making up the set.

5. Different members of a family may compete in the contest, but only one prize will be awarded to any one family or household, and only one set of answers will be accepted from any individual contestant.

6. Answers must not be sent in until the last proverb illustration has been printed. After the last picture has been printed, contestants must arrange their coupons in numerical order, fasten them securely together and deliver or mail them in a neat, flat package (not folded or rolled), plainly addressed to the Contest Manager, The Toronto World, Toronto, Canada, within the time specified in the following rule.

7. The time of receiving answers will have no effect upon the awarding of the prizes with this exception: All answers must be delivered at the Office of The Toronto World or bear postmark of mailing of not later than midnight, December 23, 1912, twelve days after the last of 75th picture is published.

8. The prizes will be awarded to readers sending in the correct or nearest correct set of answers to the entire series of seventy-five (75) Toronto Daily and Sunday World Proverb Illustrations.

9. In the event of a tie between two (2) or more persons, the contestant sending in the nearest correct list of answers with the least number of coupons will be declared the winner. Where two (2) or more contestants submit the same number of correct answers upon the same number of coupons, the value of the prize or prizes thus tied for will be equally divided among those tying.

10. In making the awards, the judging committee, whose names will be announced in due course, will take into account the similarity and exact wording of the proverb answers as selected by the Contest Manager and three representatives of The Daily and Sunday World, and as contained in The Toronto World's Book of English Proverbs; spelling, wording, punctuation, and the correct construction of the proverbs are the essentials that will be graded.

11. Where a set of answers is securely fastened together, the contestant will be permitted to stamp (with rubber stamp) or abbreviate his or her name on the space allotted for same, and omit the full address from the greater majority of the blanks, PROVIDED THAT SUCH FULL NAME AND FULL POST-OFFICE ADDRESS is plainly and distinctly written upon the FIRST SIX and LAST SIX BLANKS of the set.

12. In sending in the answers at the close of the contest it is important that contestants seal all packages containing answers, and if mailed, contestants should exercise great care to see that postage is fully prepaid at the rate, one cent per ounce, or fraction thereof, in Toronto, and two (2) cents per ounce, or fraction thereof, outside of Toronto, as The Toronto World is not bound to pay postage due on any set of answers.

Entry to Contest May Be Made at Any Time

Have Your Newsdealer Begin to Serve You With a Copy of The Daily and Sunday World Every Day From Now On.

Extra back numbers of the Proverb Pictures and their Coupons, when not purchased through THE SPECIAL OFFERS, IN EFFECT TODAY, are ONE CENT for the Daily and FIVE CENTS for the Sunday. When back numbers are ordered by mail, one cent additional for every ten numbers must be remitted for postage. All of the back numbers from the beginning of the Contest to date, will be mailed prepaid to any address in Canada upon receipt of 34 cents. Proverb Books are 50c at the office, 2c extra by mail.

CHRISTMAS PRESENT HAS BEEN DELIVERED

So Wrote McManigal After Leaving a Bomb in an Iron Works Plant.

INDIANAPOLIS, Nov. 21.—(Can Press.)—Equipped with 12 quarts of nitro-glycerine, Ortie E. McManigal, in December, 1910, went to Los Angeles, Cal., commissioned to destroy The Times auxiliary plant, and by "adding a few more to the list of dead" to take suspicion off James B. McNamara, who had killed 21 persons in the wreck of The Times building two months before.

McManigal so testified today at the "dynamite conspiracy" trial. He named men other than the McNamaras as having inspired the second Los Angeles dynamite plot. He said he was prevented from carrying it out by the fact that on reaching Los Angeles the auxiliary plant was too well guarded and illuminated at night. Instead, he set a bomb in an ironworks plant to explode on Christmas Day.

That was the "Christmas present" he said Olaf A. Tveitmoe, a labor union official in San Francisco, had asked for, and on his return east he stopped off at the Labor Temple in San Francisco, anw, Tveitmoe beinf absent, he left this message with Eugene A. Clancy: "Tell Tveitmoe his Christmas present has been delivered."

SONS OF TEMPERANCE MEETING AT OSHAWA

This Session Celebrates Seventieth Year Since Order Was Founded.

OSHAWA, Nov. 21.—(Special.)—The 64th session of the Ontario Grand Division meets here for two days in annual session. The town was roused by the large incoming delegations, led by the bagpipes. Keen interest has been manifested from the first moment. Many questions of national importance are to come before this body, which is the largest representation for many years.

The session celebrates the 70th year since the founding of the order of the Sons of Temperance on this continent. Six years later, the charter for Ontario was granted, which has been in continuous and successful operation ever since.

The Town of Oshawa is particularly hearty in its welcome, especially in view of the local option campaign now on to be decided at the coming municipal election.

The gavel is wielded by Rev. John R. Wilkinson, grand worthy patriarch of Ontario, who reports an increase of membership in the grand jurisdiction during the past year.

WILL STORE FRUIT

Ontario Commissioner's Enquiries Into Western Situation Likely to Bring About Change.

PORTAGE LA PRAIRIE, Nov. 21.—(Can. Press.)—Alex Earl, western market commissioner for the Ontario department of agriculture, is here gathering information regarding the fruit trade. The department is endeavoring to get the eastern producers and western consumers closer together in order that the former can get a better price for the fruit, and the latter cheaper fruit.

It is likely that a system of storage houses will be established at principal centres in the prairie provinces in which stocks will be kept and delivered direct to retailers or to consumers at a fixed price.

Flawless Diamonds

At $150 Per Carat

We challenge the confidence of the most skeptical with the unsurpassed quality of precious stones we are now offering, and, quality and size being equal, we guarantee to save you money.

Here are some facts why we can do so:

First—We offer diamonds to the public from first hands, eliminating middlemen's profits.

Second — All our energy and efforts are concentrated in this diamond business, hence little dealers and watchmakers who handle diamonds as a side line and carry only a handful of stones and pose as experts cannot possibly hope to compete with us.

Thus we can offer you the advantage of a magnificent stock and the safeguard of experience of actual diamond cutters.

Isn't this worth something to you?

ONTARIO DIAMOND CO.

95 YONGE STREET

P.S.—Diamonds bought of us may be returned, less 10 per cent. of purchase price, at any time stipulated in bill of sale.