\$12,160,600 WAR VETERANS ASK 10,000 TURKS FLED

Year's Record Was \$7,924,500.

Steel Company of Canada and Huron and Erie Loan Company Mentioned.

Start Tomorrow and Keep It Up **Every Morning**

Get in the habit of drinking

UNTARIANS Pertinent Queries Addressed Cavalry

Not Enough Land Available Important Gentres in Turkish for Soldiers' Settlement-Urge Appropriation.

OTTAWA, Oct. 28.-R. M. Stewart, "Sir,—While it has been admitted by certain members of your Government that the available crown lands are both insufficient to meet, and unsuitable for the estimated requirements of soldier settlement, it is a matter of common knowledge that many millions of acres. TORONTO, Oct. 28—Ontario has "some over the top" with a rush in the first day at the ott in 1918 Victory. Loan campaign. While reports from only 39 out of 53 units had been received tonight as provincial headquarters, the solution of the control of 18,000,000 from the Steel Company of Canada helped to steure the solution of the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to steure the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 from the Steel Company of Canada helped to the control of 18,000,000 fr

of the introduction of the budget during the last session, that the Federal Government impose a super-tax on every acre of land fit for agricultural purposes, held idle and unproductive, such tax to increase in proportion to the acreage held.

"In reply, the Honorable Minister MacLean stated that he believed the matter 'would have the consideration of the Government during the recess.' "But while the Government has refused to tolerate the idleness in the individual, punishing all who do not work; and while, for the good of the country you have compelled the individual citizen of military age to place his person at the service of the State, we find that millions of the country with the state, we find that millions of the country of the same amount in their homes or offices. Hospitals may have unlimited supplies in stock, which may be given to place his person at the service of the situation, Chairman Flavelle of the board of license commissioners for Ontario, today issued a statement. The maximum prices the vendors are permitted to charge for whiskey range from \$1.10 per reputed quart bottle of G. & W. ordinary to \$1.50 for Walker's Club and \$1.75 per imperial quart of draught whiskey filled by the vendors are entitled to have ten gallons of liquor on hand at any one time, while duly qualified medical practitioners may for ordices. Hospitals may have unlimited supplies in stock, which may be given to patients when prescribed by a duly qualified medical practitioner.

BIIRGI.ARS ENGED

Get in the habit of drinking glass of hot water before breakfast.

We're not here long, so let's make our stay agreeable. Let us live well, eat well, digest well, work well, sheep well, and look well. What a glorious condition to attain, and yet, how well only adopt the morning inside bath.

Folks who are accussomed to feel dull and heavy when they arise, splitting headache, stuffy from a cold, foll tongue, masty breath, aeid stomach, can, instead, feel as fresh as a daisy by opening and flushing out the whole of the internal poisonous stagnant matter.

Everyone, whether alling, siek or well, should each morning, before breakfast, drink a glass of real hot water with a teaspoonful of limestone phosphate in it to wash from the somach, liver and bowels the previous day's indigesting. It cleans of all those honorably discharged bowels wondered with constipation, billious spells, stomes how have sallow skins, blood disorders and acickly complexions are urged to get a quarter pound of limestone phosphate from the old of limestone phosphate from the color of a reply to the following any actual bowels the previous days in indigestion, billious spells, stomach trouble; others who have sallow skins, blood disorders and gatckly complexions are urged to get a quarter pound of limestone phosphate from the drug store. This will company the control of the drug store. This will control the drug store. The millions of people who are bothered with constipation, billious spells, stome his control to get a quarter pound of limestone phosphate from the drug store. This will control the drug store. This will control the drug store the drug the

How Many Crowns Shall We Have

On Our Honor Flag?

Every city, town and village in Canada is asked to support the men who fight our battles on a dozen fronts An honor flag will fly in each place which meets this call with honor. We are asked for \$6,000,000, an amount set as a fair response from London. If we subscribe 25 per cent over that amount a crown is

How Many Crowns Shall We Have On Our Honor Flag?

With our pocketbooks wide open we will answer this call. To the limit of our means we will do our share in helping to OVER-SUBSCRIBE

Canada's Victory Loan 1918

Canada—the whole commercial labric of our country—stands bening the victory Bonds. Whether we buy a \$50 Bond or one at \$100 or \$500 or \$1,000, let us do it quickly. There is no safer, no finer investment in the world than a Victory Bond—a bond pledging the repayment of our money at the end of a definite period, and paying us, meanwhile, interest at 5½ per cent. Money arms the soldiers, money pays for the thousand daily needs of the war. It is our part to lend the money to the limit of our ability.

The Victory Loan Honor Button will show that you are a buyer of Victory Bonds. Get it early. Your

name on the Honor Roll of your place of business will be an inspiration to others. Get it there quickly.

How Many Crowns Shall We Have On Our Honor Flag?

This space donated to the Victory Loan 1918 Campagin by

THE FIDELITY TRUST CO. OF ONTARIO

DOMINION SAVINGS BUILDING.

added to our honor flag, and for every additional 25 per cent another crown.

BORDEN AS TO LAND | BEFORE BRITISH ON SPECULATOR'S FATE APPROACHING ALEPPO

Pushing Retiring

ASKS AS TO GRANTS KERKUK TOWN CAPTURED

Kurdestan, 155 Miles Above Bagdad.

LONDON, Oct. 28 .- When British secretary-treasurer of the Great War armored cars and cavalry came in sight Veterans' Association of Canada, has of Aleppo. the Syrian city captured by addressed the following letter to the Gen. Allenby on Saturday, Field Marshal prime minister, Sir R. L. Borden: | Liman von Sanders, the German com-

Interesting Information for Investors and Earners

THE VICTORY DRIVE

le, we shall have to do more than put 4,000,000 fighting men in France. Victory will depend equally as much upon our ability to equip and supply that colossal army with all that it will need to defeat the Huns decisively and completely. Victory in 1919 will be contingent, in fact, upon the financial support which we give the Government in 1918. The present fiscal year will undoubtedly be the most important of the entire war, and, consequently, every dollar placed at the disposal of the Government now will have greater power and significant than its predecessors—vitally valuable as they were.

It is in this light that we should view the monetary demands which the wa is making upon us. Commensurate with the extent of those demands is the magnitude of their promise—a promise of victory, perhaps a year hence. We have awakened at last to our unrivalled military, economic, and financh strength. It is a matter of common knowledge that the United States must provide the new armies which are necessary to win the war. France and England have done more than their share. It is enough that henceforth they shall main tain their forces at their present military strength. We are abundantly able to furnish the additional power that is needed to deliver the decisive blow, although we may be sure that even after four gruelling years of terrible struggle Francand England will continue their heroic efforts to the utmost and to the end. America's titanic power should be transported to Europe as rapidly as can be mobilized. The quickest and surest way to victory is through obtaining so vast a superiority in striking force that German military strength can be broken by a strategic defeat—not by the slow process of attrition. But in order to accomplish that we shall have to perform a prodigious amount of work. We shall have need for enormous quantities of coal, for ships without number, for munitions without limit-for dollars without stint. We can, and we will, have

The issue which we face is concrete and grim. We must win this wa decisively. Peace must be dictated-not negotiated-by the Allies, if we are t give up whatever privileges may be necessary and endure whatever sacrifice for freeing the world forever of the Prussian menace. Victory is possible in 1919 -if we do our full share here at home, if we do our duty as magnificently as our heroic soldiers are doing their duty in France, Italy and Russia. The fourth Liberty Loan must, and will, be a complete success. It is the

The great Liberty Loan was a success, reaching over \$6,000,000,000.

Our great Victory Loan will be a success, and will reach over \$300,000,000.

The Use of Life Insurance as a Means of Enhancing the Credit of Business Enterprises During Times of Financial Stringency.

Just as an endowment policy proves serviceable as a means of accumulating substantial fund without the insured being conscious of any sacrifice, so nearly all other forms of life insurance policies contain a saving feature, although i none does that feature appear so prominently as in ordinary types of endowmen

It is not intended here to encourage the altogether too common habit of bor owing the loan value of policies, because in many instances the privilege is exercised unnecessarily, simply because some luxury is desired or because the curity market seems low, or because some other apparent opportunity to make money quickly seems to present itself. And even where these considerations are not the motive, the insured frequently uses this asset because it is so easily obtained, never considering at the time the relation of that asset to his beneficiary, and often overlooking some other valuable asset which should have been used i preference to the cash value of his policy. Borrowing under such conditions is not contemplated in this discussion. What it is intended to show is that the surrender or loan value of a policy is a real asset, which enhances the credit of the businessman, because it is available on demand, irrespective of the financial conditions which may prevail, and usually at the fixed rate of 5 or 6 per cent. Bankers and other creditors always regard the cash value of a businessman' policies as an additional asset, justifying larger extension of credit on his firm's paper. But suppose the borrower must have additional credit at a time when the condition of the money market is such as to make it highly inconvenient or impossible for the banks to meet his requirements. It is at such times that the loan privilege contained in insurance contracts affords a convenient and most excellent means of relief, as has been amply testified to by many of our leading

During the panic of 1907, for example, when such stringency prevailed in the credit market as to make impossible the floating of loans even on the best collateral, millions of dollars were borrowed on life insurance policies, and numerous businessmen, firms and corporations used their life insurance contracts as a means of securing funds to make up their payrolls or to meet other pressing obligations. This service of life insurance to the business community and the spirit in which it should be used, is well exemplified by the experience of one of nation's leading businessmen. He writes:

"Never, except as a last resource, should a man use his insurance policies as the basis for borrowing. It should be a source of joy and satisfaction that this sacred investment is kept clear of encumbrance. Whatever advantageous financial operations may offer with reference to other investments, sums set aside for insurance should be regarded as of a different class,, to be maintained un-

"In the autumn of 1907 there was a panic. Rates of interest advanced to prohibitory figures, and even at these higher figures loans were all but impossible. Three or four years before one of my partners and I had taken out life insurance policies for considerable amounts. Those gave the right to borrow from the insurance company at the fixed rate of 5 per cent. We were, therefore enabled to place this credit at the disposal of the partnership of which we were members, and about \$120,000 of cash was instantly available in a time of great need. Of course these loans were repaid to the insurance company immediately upon the restoration of normal conditions. Such a privilege must, in many cases, mean the avoidance of actual disaster."-Huebner.

WOMEN AND MONEY

M. C. FOR EX-LONDONER.
WINNIPEG, Oct. 28.—In the casualty list received today Lieut. Henry C. McMordie, M.C., is listed as ill. He went overseas as lieutenant with the 27th Battalion, and was formerly attached to the 79th Regiment, Cameron Highlanders. Since his arrival overseas he has been decorated with the Military Cross and transferred to the Canadian Engineers. His old home is at London, Ont.

Chancellor James R. Day, Syracuse (N. Y.) University, in one of his admirable addresses, paid the following tribute to women and their ability to handle money judiciously: "The balance which self-denial holds in the home is the she equal to self-denial? Can she wait? There is nothing so persuasive, so irresistible, as the love of a man for the woman he loves. No money is spent with so much joy as the money that goes to her and the children, Happy, a thousandfold happy, is the man whose wife loves him too much to permit him to be foolish when he should be wise, who is so judicial in her temperament, so prudent in her domestic economy, as to add her decisive voice to the month's allowance, and so brave as to insist that the expenditure must always he at least Chancellor James R. Day, Syracuse (N. Y.) University, in one of his admirallowance, and so brave as to insist that the expenditure must always be at least a little less than the income. She ought to say: 'I am not seeking or consenting to support. There will be two of us. If I cannot earn as much as you, I can save more. We will plan together. I will be the home side of your life.' Such JUST TRY THIS women as Dr. Day herein describes are the helpmeets, the home managers, whose husbands are now among the purchasers of Victory Loan bonds. This manding that men must give their servend acidity and gives one a splendid appetite for breakfast.

The millions of people who are bothered with constipation, billous appells, stomach trouble; others who have sallow skims, blood disorders and sickly complexions are urged to get a quarter pound of limestone phosphate from the drug store. This will cost from the drug store. This will cost from the drug store. This will cost anyone a pronounced crank on the subject of inside-bathing before breakfast.

Thousands of overfat people have become slim by following the advice of make advice of the command Marmola Prescription Tablets, those harmless little fat endorers who recommend Marmola Prescription Tablets, those harmless little fat don't wait for the docsor's advice. Go now to your druggist or wite to the Marmola Company, 864 to the Dorchester Union Cemetery on Sunday. Courtney Allen, and only 35 years of age, and Mrs. Kernehan of Westminster, who died after

MONEY AND THE STOCK MARKET.

It is a most difficult situation which confronts the Money Committee in these times of optimism on securities and need of conserving the supply, of

In normal situations no expedients would have to be adopted if money was tight and security prices wanted to run away. An increase in rates would immediately follow, and this, in most all cases, has been an effectual cure for a too excitedly advancing market.

Now, however, to let money rates go where they would, if unrestricted, up to at least 8 per cent or 9 per cent, would seriously hamper all operations, especially the financial operations of the Government. The Money Committee has concluded to try the expedient of recommending (and this is equivalent to ordaining) that margins required by the banks on

Stock Exchange loans be increased from 20 per cent to 30 per cent after Brokers, as a rule, keep their margins higher than the formal requirements of 20 per cent, and in some cases up to full 30 per cent. The recommendation will thus be more moral than actual in its effect upon loans. In this connection it may be said that the co-operation of Wall Street brokers

has always been and still is strongly enlisted on the side of the Government's purposes, and no effort has recently been made by the brokers to stimulate speculative activity; on the contrary, the effort has been distinctly in the direction of curtailing such activities. It would be unfortunate if from these moves of the Money Committee a

inference should be drawn that purchases and sales in Wall Street-a free market where the values of the country's most valuable commercial assets as represented in shares are recorded and may be realized upon promptly in cash whenever funds are needed-if inference, we say, were drawn tha these functions of the Stock Exchange were not of the most essential and

In all this matter the value of securities is not affected and the Chairman of the Money Committee emphasizes this point when he says:

"It should be clearly understood that the present recommendation or any future recommendation by the money committee is not to be construed as expressing any views as to values represented by current prices of securities, but is designed solely to conserve the public interest by preventing, in so far as possible, undue speculation at a time when the credit resources of the country must be marshalled for the use of the Government in carrying out its war program."

The strength of the market, which is at the bottom of all the trouble—that

The strength of the market, which is at the bottom of all the trouble—that is, which is the force pulling at the leashes to record higher prices, is not to be regretted. It has been a favorable force in sending through the Liberty Loan successfully, and keeps all business cheerful and American effort at its best. — The judgment thus recorded, that many high-class securities are a purchase — judgment based in many cases on values as they will be after the war—is to finterest to the outright investor. In buying judiciously now and paying for his purchases, he does not overstep any of the rules against too much activity.

MEETING WAS POSTPONED.

DORCHESTER, Oct. 28. — Deputy Neeve Morrison and W. White went to Hamilton last week to attend a meeting of the Ontario railway and municipal board in the interests of Dorchestor the interests of Dorchestor the outright investor. In buying judiciously now and paying for his purchases, he does not overstep any of the rules against too much activity.

MEETING WAS POSTPONED.

DORCHESTER, Oct. 28.— Deputy Neeve Morrison and W. White went to David Watson passed away at the home of her daughter, Mrs. Charles Fisher, Mrs. Charles Fisher, Mrs. Charles Fisher, Mrs. Camlachile. Oct. 28.—The late Mrs. Charles Fisher, Mrs. Charles Fisher, Alex. Lang. and Miss Emma, all of David Watson passed away at the home of her daughter, Mrs. Charles Fisher, Mrs. Watson had been a very stroke. Mrs. Watson had been a very later a short illness, following a stroke. Mrs. Watson had been a very stroke. Mrs. Watson had been a very later a short illness, following a stroke. Mrs. Watson had been a very later a short illness, following a stroke. Mrs. Watson had been a very later a short illness, following a stroke. Mrs. Watson had been a very later a short illness, following a stroke. Mrs. Charles Fisher, Mrs. Charles F

INVESTMENT BONDS---

Yielding Six Per Cent Per Annum and Over.

We issue periodically Booklets and Circulars descriptive of sound, high-grade Investment Securities. We shall be pleased to mail these to you as issued if you will send us your name and address.

Royal Securities Corporation

164 ST. JAMES STREET, MONTREAL

What Is the True Meaning of the Victory Loan?

We are within sight of Victory, and now, less than ever, can we afford to rest in a false atmosphere of security.

Now is the moment for a grand rally, an irresistible push forward with

The men are there—and always fresh ones go. They must continually be fed, clothed, and supplied with ammunition. The work of supporting them, the EASY PART, is ours. Shall any of us fail them at this end?

NO, A HUNDRED TIMES, NO!

And what are we asked to do? What is it that Canada asks of us?

Simply to LEND to our own country, more money, that the great fight may be finished for us, and that the sacrifices made for us in four years of war shall not be in vain. No thinking man or woman who realizes this can fail to respond to the limit of his or her ability.

And Canada makes it very easy for us to do this through

THE VICTORY LOAN 1918

She will pay us interest at 5½ per cent on any amount we lend. She offers us Bonds issued in convenient denominations of \$50, \$100, \$500 and \$1,000, repayable in 5 or 15 years, as we may desire.

Let us get right down to business, OUR OWN BUSINESS-AND HELP TO OVER-SUBSCRIBE THE VICTORY LOAN 1918. And let us

BUY VICTORY BONDS!

This space donated to the Victory Loan 1918 Campagin by

The Dominion Savings and Investment Society DOMINION SAVINGS BUILDING, Corner King and Richmond Streets, London, Ont.

A Business Proposition

Canada looks to YOU for help in making this great Victory Loan a success.

Canada needs your MONEY.

Ours is a country whose individual citizens are more prosperous than those of any other country in the world.

Canada has come to YOU-her citizens-with a straight business proposition.

That proposition in a nutshell is this:

"I need Three Hundred Million Dollars to help finish up my business over in Europe. Lend me the money for a short time at 51/2 per cent interest, payable half-yearly, and I pleage the return of every cent of your loan."

Plan to take all the Bonds you can possibly pay for. The payments are as

10 per cent on application. 20 per cent December 6, 1918.

20 per cent January 6, 1919. 20 per cent February 6, 1919. 31.16 per cent March 6, 1919.

This space donated to the Victory Loan Campaign by

The Northern Life Assurance Co. of Canada