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MONDAY MORNING, OCTOBER 26

**Financing Civic Enterprises**  
In the success of the provincial treasurer in floating a million dollars worth of bonds at a time when money is supposed to be scarce in Ontario, there is a clear indication of the sure and safe way of financing our local needs.  
Finance is the high and indispensable art of the period. Hon. Mr. Lucas has put into operation one of its most useful and natural methods. The English newspapers carry many advertisements of cities offering to take loans of small amounts from the citizens. Glasgow, Manchester and other important centres follow this plan.  
It has been put into practice in Ontario by London and Berlin, and there is no reason why Toronto, which needs more than any other place, should not adopt it. There are many people who would be glad to lend the city \$100 at five or six per cent, rather than put it in a bank at half as much interest. In following the plan the provincial treasurer has tapped a large and scarcely recognized source of accommodation.  
It would not be surprising if further extensions of the plan are made for future financing, should the prolongation of the war tend to increase the difficulty of getting the banks to support the circulation of money.  
Even the banks, which regard the issue of national currency as an infringement of the principle and privilege of issuing bonds, and the bonds bearing interest and the currency bearing none, while the collection of interest on money is the be-all and end-all of banking, cannot consistently object to the government or municipalities under government authority borrowing money from the public and paying for its use.

**Condemnation of Germany**  
Professor Hugo Munsterberg, Harvard's expert in psychology, has been the most indefatigable of German apologists. He has labored incessantly to convince the public of the United States that Germany had this war forced upon her and that his countrymen are really what they claim to be, the exponents of culture in its broadest and best sense. His endeavors have proved futile and his irritation found vent in a letter published by The Cologne Gazette. "Every fool outside Germany," the professor wrote, "is profoundly convinced that Germany is 200 years behind the civilization of the other western nations, that a breach of neutrality is the worst crime in the world and that the Germans in Belgium are acting like vandals." That conviction is fully justified and is not to be changed by allegations and assertions that are plainly contrary to fact as well as repugnant to good faith and morals.  
In an editorial leader on Saturday The New York Tribune calls attention to what it calls a "noteworthy review" of the White, Blue and Orange books (the various official summaries of the diplomatic correspondence preceding the war) in which it is affirmed with little restraint that the war could and should have been avoided thru negotiation. The Tribune regards it as highly significant that this article, written in Berlin and signed P. G., should have been published in The Neue Freie Presse of Vienna, the leading journal of Austria-Hungary, without protest from the censor. It is now known that the Russian and Austrian Governments were prepared to negotiate for the purpose of arriving at an agreement regarding the position of Serbia and that the effort was abruptly ended by the action of Germany.

The author of this review practically acknowledges that these negotiations were wrecked by Germany's precipitation. He says: "The time—the precious time—for negotiation might have been obtained if Germany had limited herself to ordering a mobilization corresponding to the Russian mobilization and had not served a twelve-hour ultimatum on Russia." But with all the information now available no reasonable and unprejudiced man can doubt that war was from the first inevitable. The German

plans were complete, preparations of the most extensive character had been made for the invasion of France thru Luxembourg and Belgium. At the very moment that the German chancellor made his historic speech in the Reichstag admitting that Germany was about to violate the neutrality of Belgium, because necessity knew no law, he was aware that it had actually been violated. Germany has been already heard at the asstices of the neutral nations and their decision is that Germany stands condemned for the outbreak of war, for the breach of Belgium's neutrality and for conduct which revives the methods of three hundred years ago.

**The War and Its End**  
If war correspondents deserve credence they are bursting with news which the rigid censorship will not permit to be released. Enough has, however, been indicated to show that it is favorable to the allied cause and even that rather vague portent will be welcome in default of more definite information. Even the official bulletins, brief and ringing the changes, as they do, on phrases that have become conventional from repetition, occasionally create the same impression. But even more have they served to dull the edge of public curiosity. Day after day to hope without fruition must inevitably breed a certain amount of apathy. The consolation is that apathy will vanish when the long-looked-for event arrives.  
The world has had no previous experience of a war such as this, even if it be limited to the actual field operations. Not armies but nations are engaged at the front and with three hundred miles of entrenched positions on both sides—strategic and tactical conditions have been radically changed. Military experts have commented on the apparent aimlessness of the attacking movements, particularly those of the Germans, but an explanation can be found in the endeavor to discover the weak point in the allied lines. In days that are now regarded as old, great soldiers were able to divine what their opponents had in contemplation. The aeroplane has replaced diagnosis with knowledge and made it common property.  
To all present appearance, this war will resolve itself into a contest in endurance. There may, and probably will be successes and reverses to both sides, but it is questionable whether any one will be decisive enough to bring a speedy end to the war. Were Britain to lose command of the sea by any chance, that would certainly, entirely and vitally alter the whole situation, but the contingency is remote and improbable. Unless that happens the longer the conflict the more will fortune lean to the allies with their greater financial resources and reserves of men. The fight must and will be to a finish. The menace of Prussian militarism must be removed forever from Europe and the civilized world.

**Equal Suffrage in Ohio**  
Ohio, with a population of nearly five million people, is to vote upon a constitutional amendment giving votes to women. A year or two ago a similar amendment was overwhelmingly defeated, although the campaign preceding the election was carried on altogether by the ladies themselves, who, in about equal numbers, supported and opposed the amendment.  
The suffrage women are a plucky lot, and they have undoubtedly been doing enough campaigning in the last three years to carry almost everything, but unfortunately for them, they could not vote. All they could do on the last election day was to sit with folded hands and let the men—the "conservative and prejudiced men"—decide their fate.  
The indications are that the suffrage amendment will be defeated. A campaign for state-wide prohibition is raging and the liquor men will naturally use their organization to defeat the suffrage, as well as the prohibition, amendments. Then, again, the women themselves are divided. If a great majority of the women really wanted to vote they would have no difficulty in obtaining the franchise in Ohio or, for that matter, in Ontario.

**SOMETHING ABOUT THE AUTHOR OF LARNED'S HISTORY OF THE WORLD.**  
Now on Distribution by This Paper.  
Joseph Nelson Larned, the author of Larned's Great History of the World, now offered to this paper's readers, combines the training of the scientific historian with the encyclopedic knowledge of the librarian. For twenty years he was librarian of the Buffalo City Library, one of the largest in the United States. This vocation afforded him exceptional opportunities for research, but gave an intimate knowledge of the varied needs of readers and students. His first great work was his History for Ready Reference, now recognized by scholars all over the world as without a peer in the realm of historic writing. His History of the World is his latest work and really grew out of his monumental Reference History, as he saw the need of a work of this kind for the general public. Its accuracy, its absolute impartiality and freedom from bias, its fascinating style, its wonderful arrangement of the life of mankind for seventy centuries make it beyond question indispensable to the ordinary reader of history. Our generous coupon offer makes it easy to get, almost as a gift from this paper. It becomes a duty to clip the coupons appearing daily in these columns.  
Books are on view at the World Office, 40 West Richmond Street, Toronto, and 15 East Main Street, Hamilton.



**HEARST COUNTS ON HOLDING HAMILTON**

By-Election to Fill Hendrie's Place Called for November Eighteenth

**JUTTEN URGED TO RUN**

Opposed Studholme at Last Election—Hot Contest Likely in Dundas.

The date of the by-election in Hamilton, where a member will be chosen in place of Col. Hendrie, who has been appointed lieutenant-governor, was announced last evening by the Ontario Government. The nomination convention is called for Nov. 11 and the election takes place one week later. Ernest F. Applebe, barrister, will serve as returning officer.  
In accordance with a statement of Hon. Mr. Hearst some time ago there will be no contest in Dundas, the vacant riding of Sir James Whitney, until several weeks have passed. It is generally believed that the permanent seat of all the electoral campaigns will occur here, as R. Stewart Muir, the unsuccessful Liberal candidate in the past, is said to have already commenced canvassing.  
**Was Big Majority.**  
There is very little definite information concerning the situation in Hamilton. The seat was always held by Col. Hendrie with a large majority, and the government counts on retaining it without much difficulty.  
Friends of Controller Jutten, who unsuccessfully opposed Allan Studholme on June 23, are urging him to enter the ring again. The name of John Milne, president of the Conservative Association, is also being mentioned.

**CODE ADDRESSED CABLES WILL NOW PASS CENSOR.**

Censorship Relaxed on Cablegrams to Territory of Allies.

The Great Northwestern Telegraph Co. announces that commencing October 26th, cable addresses registered prior to July 1st, 1914, may be used in cablegrams to Great Britain and Ireland, France, Russia, Belgium and Japan, and the possessions of those countries, including Egypt. Such regulations, however, still require the use of plain signatures.

**Canada Permanent Mortgage Corporation**  
Toronto Street, Toronto  
Established 1855.  
President, W. G. Gooderham.  
First Vice-Pres., W. D. Matthews.  
Second Vice-Pres., G. W. Monk.  
Joint General Managers, R. S. Hudson, John Massey.  
Superintendent of Branches and Secretary, George H. Smith.  
Paid-up Capital ..... \$ 6,000,000.00  
Reserve Fund (earned) ..... 4,250,000.00  
Investments ..... 31,826,518.37  
**Deposits Received**  
**Debentures Issued**  
Associated with the above Corporation, and under the same direction and management, is  
**The Canada Permanent Trust Company**  
Incorporated by the Dominion Parliament. The Trust Company is now prepared to accept, to act as Executor, Administrator, Liquidator, Guardian, Curator or Committee of the estate of a lunatic, etc. Any branch of the business of a legitimate Trust Company will have careful and prompt attention.

**HEARST REVIEWED HOME GUARDSMEN**

Twelve Hundred and Fifty Men Faced Inspection After Church Parade.

**SOME MUST STAY HOME**

Archdeacon Cody Praises Sharpshooters for Organizing to Face Crisis.

"I wish to compliment the men upon the way they march. It is an inspiration to everybody," said Premier Hearst as he reviewed the Toronto Sharpshooters in the city hall square, after the church parade yesterday. The reviewing party consisted of Premier Hearst, Major General Sir William Otter, Mr. Cawthra Mulock, Mr. W. S. Dinnick and Captain W. T. Stewart, officer commanding the regiment.  
More than 1,200 men and boys lined up for the parade, 1,045 non-commissioned officers and men, 41 officers, 95 instrumentalists and 72 boy scouts who were chosen as a special stretcher-bearing squad from the various companies throughout the city. The bands of the association were augmented by the bugle bands of the Queen's Own. The parade formed up shortly after 2 o'clock and marched up Jarvis to Bloor street in columns of half companies. They were frequently cheered by the spectators who lined the route. The men filed the centre body of the huge auditorium of St. Paul's Church and every available place was immediately filled by the citizens who crowded the buildings.  
The sermon was delivered by the rector, Hon. Lt.-Col. the Ven. Archdeacon Cody, and he took for his text the 24th verse of the 39th chapter of Samuel I. "As his share is, that goeth down into the battle, so shall his share be that tarrieth by the stuff. They shall share alike."  
A Second Napoleon.  
From the old Hebrew story he drew the lesson that the burden of war falls upon the non-combatants. He declared that the Home Guards had shown a good example by their organization. "With a man like Woodrow Wilson as president of the United States, we may not fear any breach of neutrality but we may always expect filibustering expeditions."  
"Some must be at the front and some at the base," continued the archdeacon. "We are not in this fight because we are seeking trouble, but because we have been forced into it by the action of the German military autocracy." He declared that the Kaiser was in some manner attempting to make history—Napoleon did a hundred years ago. He drew a vivid picture of the horrors of the Napoleonic wars. He urged that we were in the war for the safeguarding of democratic institutions and for rights of little countries.  
The British Empire may not be so scientific, it may not be so well organized for war," he said, "but in soul it is a unit and now that the hour of stress has come we can fight together. We are fighting for our children. We are children be born in a subjugated province of a German world empire or shall they be born under the free folds of the triple cross, the Union Jack?" He urged every man to do his duty for the empire and complemented the Guards upon their splendid spirit.

**GERMAN TRENCHES TAKEN BY ASSAULT**

Belgians Surprised Enemy by a Sudden Bayonet Charge.

**CAPTURE WELCOMED**

Kaiser's Fresh Troops Not Hardened Soldiers, Made Tame Surrender.

**Canadian Press Despatch.**  
LONDON, Oct. 25.—A message sent from Paris by the correspondent of the Telegram Company throws an interesting line upon the character of the reinforcements recently sent to the front by the Germans as indicated by the arrival of a convoy of prisoners in Paris today. All the captives were men of 18 or 20 years of age. They showed no signs of fatigue, which was due to the fact that they had had no time for fighting before being captured.  
One of the prisoners, who was formerly a resident of Paris, said that they had left Berlin on October 12 and were captured by the Belgian army on Wednesday last.  
The Germans say they suffered greatly while they were in the trenches. The Belgian infantry, creeping along the ground, got within a few yards of the trenches, which were rushed at the point of the bayonet. The Germans, utterly surprised, surrendered without resistance.  
**Glads to be Taken.**  
"Only a few of them were wounded, and these were left at Calais. Some of the prisoners, who speak English, declared they were glad they had been captured."  
When the prisoners were told that the Germans were falling back and soon would be driven out of France, one of the non-commissioned officers claimed "it is impossible. God it with the emperor and the crown prince."

**HENRI BOURASSA TO SPEAK**

Will speak before the National Observance and Grant has been elected president of the club.

The day might come when you could not get "Salada," but that will be no matter we find it impossible to get "Salada" brand. Brown label 35c, blue label 45c, red label 55c, and gold label 65c a pound.—Adv.

**BEFORE CULTURE CAME.**

The Irish Times prints the following letter:  
To the Editor of The Irish Times: To-day I happened accidentally to come across volume I. of "The History of England from the Invasion of Julius Caesar to the Revolution of 1688," published in Edinburgh in 1805. At page 21 I read the historian writes thus of Hengist, the Saxon (German) general, who, with an army invaded England about the year A.D. 449 or 450. "This active general, continually reinforced by fresh numbers from Germany, carried devastation into the most remote corners of Britain; and being chiefly anxious to spread the terror of his arms, he spared neither age nor sex, nor condition, wherever he marched with his victorious forces. The private and public edifices of the Britons were reduced to ashes. The priests were slaughtered on the altars by those idolatrous ravagers. The bishops and nobility shared the fate of the vulgar. The people, flying to the mountains and deserts, were intercepted and butchered in heaps. Many of your readers, like myself, may be interested in comparing the conduct of the German invader of 1484 years ago with that of the German invader of today, and may ask with me: To what extent have the Germans benefited by the advance of learning and civilization and the growth of culture and refinement as a nation are to be judged by the result of the influence of Prussian militarism on their army?"  
Yours etc., Jameson Gore.  
73 Strand road, Sandymount, Dublin, Oct. 1, 1914.  
**Death of Mrs. Lyman.**  
KINGSTON, Oct. 25.—The death occurred of Elizabeth Sheldon Lyman, 81, one of Kingston's oldest residents. She was the relict of the late Theodore Lyman and was born at Bennington, Vt.

Mrs. Newlywed says:  
"I can't imagine how you manage to be dressed by the time your husband comes home on a wash day."  
Mrs. Wise Neighbor says:  
"I use an Eddy Globe Washboard and an Eddy Indurated Fibreware Tub, which keeps the water hot for a long time. No fear of rust. But BE SURE THEY ARE EDDY'S."

**MICHIE'S GLENERNAN**  
Scotch Whisky  
A blend of pure Highland malts, bottled in Scotland exclusively for  
**Michie & Co., Ltd., Toronto**  
Established 1835

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Five Beautiful Volumes De Luxe Style of Binding  
**How to get them Almost Free**  
Simply clip five consecutive coupons like this one and present together with our special price of \$1.50 at the office of The Toronto World, 40 Richmond Street West, Toronto, or 15 Main Street East, Hamilton.  
MONDAY, OCT. 26, 1914  
5 Coupons and \$1.50 Secure the 5 Volumes of this Great \$12 Set.  
Beautifully bound in de luxe style; gold lettering; fleur-de-lis design; rich half-seal effect. Marbled sides in gold and colors. Full size of volumes 5 1/2 in. x 3 1/2 in. History of the World for 76 centuries. 150 wonderful illustrations in colors and half-tones. WEIGHT OF SET 9 LBS. ADD FOR PARCEL POSTAGE  
Toronto and 15-mile limit.....12 extra.  
Provinces of Ontario, Quebec and Manitoba.....12  
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British Columbia and Yukon.....12  
Until further notice a big \$1.50 War Map FREE with each set

**ZEPPELINS PRACTICE FIRING TORPEDOES**  
Preparations Under Way for Participation in North Sea Attacks.  
Canadian Press Despatch.  
LONDON, Oct. 24.—3.30 a.m.—The M. L. correspondent of The Daily Mail sent the following: "For the past few days, Zeppelins have been practicing the firing of torpedoes from a great height, using as targets rafts floating on Lake Constance. It is reported the result has been so satisfactory that the German authorities are equipping a fleet of Zeppelins with tubes and torpedo apparatus which will be ready in a few months to co-operate in naval attacks in the North Sea."  
**FREE LAND FOR BELGIANS**  
KINGSTON, Ont., Oct. 25.—Mayor Shaw has received notification from a wealthy land owner in Simcoe County, that he has offered one thousand acres of his land free for Belgian refugees. The mayor has communicated with George Hunter, immigration agent at this port, who is making arrangements for a large number of Belgian farmers to settle in the Kingston district.  
**Clerk Dawson Retires**  
KINGSTON, Ont., Oct. 25.—After 27 years' continuous service as clerk of the township of Wolfe Island, D. J. Dawson has resigned.

**O'KEEFE'S PILSENER LAGER**  
"Competition is fierce. It grows keener every day."  
Only the sturdy man, with active brain and well-nourished body, can hope to succeed in these strenuous times.  
Take care of the body and the brain will take care of itself. Eat nourishing food. Drink O'Keefe's Pilsener Lager—the finest of all liquid foods.  
**O'KEEFE'S PILSENER LAGER**  
is rich in positive food values. Delicious in flavor, mildly stimulating, it restores the flagging strength and energy, re-invigorating mind and body for the day's work.  
Order a case at your dealer's to-day.  
If your dealer will not supply you, phone us Main 4202 and we will see that you are supplied at once.  
**O'KEEFE BREWERY CO LIMITED TORONTO**