

## INSURANCE BYLAW ILL-ADMINISTERED

Soldiers' Widows Shrink From  
Rebuffs That Hurt  
Pride.

TWO YEARS' DELAY  
Cases on File Speak Badly  
for Officials En-  
gaged.

Returned men all along the line are in agreement with Ida Webster of The World that, while the bylaw respecting civil insurance may be clearly defined, the means necessary in many cases to receive that same insurance are such as to make most women with pride shrink from making the necessary advances to obtain their due. In short it is the opinion of returned soldiers that the administration of the insurance bylaw might well be modified to permit of greater speed and less humiliation in the process of receiving the insurance.

Men of the first and second contingents have remarked in many instances that they were unaware of any inducements offered by the city council, and have pointed out that the bylaw must have been passed in 1915, after the original war, and that these contingents. Among them the opinion is strong that the insurance was voted by the city fathers more as a token of appreciation than as an inducement to enlist. This is not borne out, however, by men who enlisted late in 1915 and 1916, who note that such an inducement was made by Toronto, two years after the city fathers today have no right either to rescind the bylaw of 1915 or to create difficulties for those entitled to the insurance.

Inordinate Delay.  
George H. Gustaf, secretary of West Toronto G. W. V. A., touching upon this question, pointed out that the inordinate delay, red tape and carelessness have characterized the administration of this bylaw. He recorded one case in which a woman has waited more than eight months for what was her due, and that as far as could be ascertained the best wait another eight months before action was taken. "This is the way it works," said the secretary. "The claimant makes a claim, and it is passed on to the claims department, then on to special committee and on again to the city solicitor, and voyages thus for another eight months. When this lengthy procedure has taken place the city gets ready to deliver the cheque, after which it apparently shortly thereafter the widow or bereaved mother to receive the same. I have two cases on file that speak badly for the people who are deputed to attend to the needs of the saddest people in the city, those bereaved of the sons and husbands."

W. E. Turley, provincial secretary of the G. W. V. A. for Ontario, had no cases in mind relative to the administration of the bylaw, but firmly expressed the opinion that it was the intention of the public city council to rescind the bylaw of 1915, a great wrong would be done the men who fought for Canadian nationalism. He was among those who were unaware of any such intention on the part of the civic fathers until months after enlistment, and was sure, therefore, that the needs of the first contingent at least, no such inducements had been offered.

Another View.  
H. W. Parsons, president of the G. W. V. A., recounted the case of a boy of 20 at the time he was killed in Flanders. This boy had enlisted during the operation of the M. S. A., and for this reason the city council had refused to grant any pension to the parents. Comrade Parsons expressed the opinion that a volunteer was as much a volunteer in 1918 as in 1915, and that the city had no right to make any invidious distinctions between men who enlisted and died for the cause. On the other hand, he knew of one case in which sisters of a man who paid the supreme sacrifice tried to get the insurance instead of the man's widow, showing that there were two sides to even this problem.

WANT NO MORE APPEALS.  
Officers of the Originals' Club, war veterans, issued the following statement to The World Saturday night: "In view of the numerous tag days that have been held in the city of Toronto recently, we of the Originals' Club propose to appeal to the public for funds on the anniversary of St. Julien, April 23, we, the officials of the Originals' Club, acknowledge the services of the men who made St. Julien Day a memorable possible, desire to express our disapproval of all appeals for money by returned soldiers' associations. Since St. Julien Day may fairly be called our day, we wish to emphasize our disapproval of that appeal in particular."

The statement is signed by President A. Kenneth Coulter, Secretary James D. Proctor and Treasurer John A. Duncan.

Electric Fixtures Sale.  
The Electric Wiring and Fixture Company, of 261 College street, south-east corner of Spadina and College streets, are holding an electrical fixture exhibition showing the latest designs, and to introduce them will, during all of this week, sell the fixtures at one per cent. above cost and make no charge for installing them. This company wire occupies or finished houses without breaking the plaster or marking the decorations. Phone College 1578.

FAVORING WEST.  
A well-known member of the executive of the Toronto Letter Carriers' Association stated last night to The World that it was a remarkable fact that the government was paying the traveling expenses of the delegation from the western provinces to Ottawa, but not the delegation which left Toronto for Ottawa last night. This favor was not shown to the delegates from the Queen City.

## VETERANS' MEETINGS.

Monday, April 7.  
Toronto Sappers' Association, Monday, April 7, at the armories, 8 p.m.  
Parkdale G.W.V.A., executive meeting, Templars' Hall, 8 p.m.  
Tuesday, April 8.  
Parkdale G.W.V.A., general meeting, Templars' Hall, 8 p.m.  
Originals' Club, entertainment committee, clubrooms, Edward and Yonge, 8 p.m.  
West Toronto G.W.V.A., euchre and dance, St. Julien Hall, 8 p.m.  
G.A.C., Norway Schoolhouse, Kingston, road, 8 p.m.  
Wednesday, April 9.  
Parkdale G.W.V.A., euchre and dance, Templars' Hall, 8 p.m.  
Thursday, April 10.  
West Toronto G.W.V.A., grand social, Bathurst Street Methodist Church, 8 p.m.  
Saturday, April 12.  
G.A.C., Earlscourt, McMurrich School, Ossington avenue, 8 p.m.  
Monday, April 14.  
G.A.C., general meeting, St. George's Hall, 8 p.m.

## VETERANS

Items of Interest to Returned Soldiers Will Be Found in This Column if Phoned or Sent in.

## TORONTO REFUSES TO PAY INSURANCE

For Death of Veteran, Mistaking Him  
for Draftsman—Twice Tried  
to Enlist.

The case of Mrs. James Smart of 22 Gladstone avenue, widow of the late Corporal James Smart of the C.A.S.C., in England, who died of pneumonia at Devonport Hospital in October, 1918, is causing a stir among veterans. The municipality of Toronto is alleged to have refused payment of insurance to the widow on the ground that the corporal enlisted during the administration of the M.S.A. The facts as related last night by George H. Gustaf, secretary of the West Toronto G.W.V.A., are that the corporal, who had been married ten years at the time of his death, had tried to enlist twice before the M.S.A. became law and once in the C.A.S.C. and once with the Highlanders and that the A. and I. button had been mislaid in the mayor's office when the West Toronto secretary began to look into the matter. "There can be no doubt," said Comrade Gustaf, "that in view of the fact that Corporal Smart, enlisted and was not a draftsman, also that he had tried twice before to enlist his widow is fully entitled to the pension granted to the widows of all bona fide residents of Toronto under the act." The branch intended to shortly probe the difficulty of the moment, and Comrade Gustaf stated last night that the branch had been working on the case for months past.

CURIOUS QUERY.  
Secretaries of the G.W.V.A. are kept busy by a variety of questions, and one secretary on Saturday was asked by an anxious mother if the association could do anything to help her son to return from Archangel.

CLUB HOUSE CAMPAIGN.  
The joint executive of the G.W.V.A., comprising the executives of every branch in the association, will meet on Friday evening at Templars' Hall, Queen street and Dovercourt road, to discuss ways and means for the coming club house campaign.

MEMBERS ROLLING IN.  
"The way new members are coming over to us is very gratifying," said George H. Gustaf of West Toronto G.W.V.A., to The World last night. "Men with anywhere from 11 to 36 months in France are coming into our office voluntarily asking to be enrolled. This is an excellent indication of the esteem in which the G.W.V.A. is held by the returned men."

## POSTAL EMPLOYEES GIVE ULTIMATUM

Higher Salaries and Half Holi-  
days for Eleven Months  
Demanded.

What is practically an ultimatum is being presented today to the cabinet by representatives of both letter carriers and the postal clerks of the eastern provinces. A prominent member of the local association pointed out last night to The World that the government had to date been all promises with no materialization. Today Alec McMorris, Paul Jules Menard, of Montreal, and W. H. Macdonald, of Hamilton, will demand (1) the eastern carriers receive payment of \$130 to \$140 in wages to the western carriers (always in excess of that paid to the eastern men) last year, (2) a salary of \$1,600 until such time as the civil service commission shall have presented its report to the house of commons, and (3) Saturday half-holidays for 11 months in the year. The Toronto delegation left on Sunday night.

## NEPTUNE COMPANY WILL LOCATE IN TORONTO

Largest Manufacturers of Water Meters  
in World Will Build Branch  
Factory Here.

The Neptune Company of New York, the largest manufacturers of water meters in the world, have decided to locate a branch of their business in Toronto, despite the fact that the incorporation of the Canadian branch took place in Hamilton some time ago.

The factory will be installed in the former munition factory of the Russell Motor Company, at the corner of King and Dufferin streets, and they will be known as the Neptune Motor Company of Canada.

Among the officials of the new company will be W. H. Randall, who now holds the position of superintendent of water distribution in the city of King, having been in the service continuously since 1888, who will take the position of managing director in the new concern are:

J. Herbert Ballantine, president; J. B. Kirkpatrick, secretary; J. H. Ballantine, vice-president; Benjamin B. Vandervier, vice-president.

## HAPPY HEARTS MET MEN FROM SCOTIAN

Many Were Made Civilians  
Before Second Train  
Drew in.

Despite the rain which fell the hearts of those who met the seven hundred men at Exhibition Camp from the Near Scotian were full of joy. He who had any doubts in his heart could not fail to find satisfaction in seeing the little groups eagerly, anxiously waiting in the transportation building, wondering if the train would be on time and how "their" soldier, the dearest, bravest of all the army, would look.

There was no weary waiting, promptly at the hours set for the arrival, 8 and 8:45, the trains drew in and the men, headed each time by the C.G.R. band, marched to the huge building where they met their friends. All those on the train were going through the process of discharge when the second arrived and were being driven swiftly to their homes in the cars of the Volunteer Motor Corps.

Soon Civilians.  
By 9:30 almost all the town men were civilians once more, and the out-of-the-city soldiers were receiving their discharges. Some of the latter, who could not make the train come the day in the city, the guests of the Y.M.C.A., K. of C. army huts and kindred organizations.

All the men were highly pleased with the treatment given them by the authorities on boat and train and the splendid manner in which they had been discharged.

As usual the Y.M.C.A. was doing its bit passing out hot coffee and pies and cakes. Despite the limited space at the disposal of the "W" it is doing excellent work at the Exhibition.

## CONSTABLE RUN INTO BY THIEVES

Deliberately Rammed Motor-  
cycle Officer, Breaking His  
Leg and Escaping.

Attempting to head off motor thieves in a stolen car on West Queen street, Saturday night, resulted in Motorcycle Officer Harry Twigg being run into by a stolen car, and his leg being badly injured. The thieves swerved their car into Twigg's motorcycle, when the officer shot in front of the auto in an effort to bring the driver to a standstill. Motorcycle Officer Dickenson, who was also chasing the car with Twigg, gave up the chase to attend Twigg when he fell over on the road.

The motor car was abandoned on Dufferin street, near Exhibition Camp. The party who was riding in it fled in the direction of the camp. Twigg was removed in the police ambulance to his home.

Caught Red-Handed.  
Frank Roblin, 188 Crawford street, and Robert Doryn, 185 St. Stephen avenue, were arrested Sunday afternoon by Detective Mitchell and a motor car belonging to G. W. Walkey, 971 Ossington avenue, Mr. Walkey was in the General Hospital, when he saw four men drive off with his car. The thieves took the car and drove it up a blind lane in the rear of Crawford street. People living on Crawford street saw the car left there, and they telephoned the police. Wickett and Mitchell were sent to watch for the culprits to return for the car. At 5:30 last evening, Roblin crawled from a hole in the fence, and was going to enter the car when Wickett took hold of him. Doryn ran down the lane, and was getting into a fence when Mitchell caught him by the leg.

## J. H. BALLANTYNE AT OPEN FORUM

Declares Canada Has Dual  
Fiscal Policy for Capital  
and Labor.

"We have in Canada a dual fiscal policy, free trade for the workingman and protection for the manufacturers," declared James H. Ballantyne, before the Open Forum yesterday, where he spoke on "Labor and the Tariff."

In opening his lecture Mr. Ballantyne declared that his purpose was to discuss the tariff from a purely wage earners' standpoint, for it was the problem of the farmer and the manufacturer. The efficacy of the tariff, said the speaker, had to be regarded from the viewpoint of a normal trade year. He compared England with its free trade policy, and the United States with its protectionist policy, and declared that as far as the workingman was concerned there was no difference, either in wages or employment. There was the same percentage of unemployed in both countries, and therefore in security of employment there was no comparison.

The speaker described the difficulties in the way of both the farmers and the manufacturers, and the possible effect on one or both of them if the policy which each one upheld were defeated.

## WILLS AND BEQUESTS.

Capt. Eric Radford Maxwell-Davis, M.C., who was killed in action on September 27, 1918, left an estate valued at \$1,806, which he ordered in a will to be divided between his mother, Katherine Maxwell-Davis, and his brother, Reginald Edward of Toronto.

March 8, 1919, left an estate valued at \$1,642, which will go to his wife and three children, who reside in Russia. The Imperial Trust Company will administer the estate.

The estate of Andrew Millet, who died intestate on March 21, 1919, will be divided between his father, two brothers and sister. The estate is valued at \$142.



**MURRAY-KAY**  
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36-38 King Street West


**Easter is on the Threshold---Are You Ready?**  
If Not, Come to Murray-Kay's, Where You Are Assured the Best For the Price, No Matter What the Price.

**About Intrinsic Value**

How often have you asked yourself the question before making a purchase: "Will it wear well, will it give the maximum amount of comfort and style and is the intrinsic value there—to justify a given expenditure?" How often have you walked into a store to buy a certain article and after seeing it, were in doubt of its quality? And then, to have your better judgment predominate, finally deciding to take no chance, you purchase some standard product whose name is synonymous of quality.

The same principal is the reason why you should do your shopping at Murray-Kay's—an establishment which for over 66 years has been selling honest goods at fair prices—hence cannot afford to misrepresent or mislead. This store has ceased to be merely a store—it is an institution, woven into the very fibre of the municipality of Toronto, an organization—standing for the best there is in merchandising.

**New Voile Waists—  
You'll Have to Hurry to Get One**



They're going like the proverbial hot cakes these days, for women are taking not one or two, but three and four of these latest voile blouses arrivals. We describe several that you may appreciate their variety.

The first one we selected isn't really voile at all, but fine corded vesting. The waist—it's a manly shirt waist, with French cuffs and soft, high collar—every line perfect fitting ..... **\$3.75**

Unusually pretty is the combination of black and white in a corded voile waist. The collar may be worn high or low ..... **\$7.00**

Just made for the new suits is a self-stripe voile waist, with a high collar, finished with a swag band and bow of black ribbon. The vest is cross tucked, with a row of pearl buttons for added charm ..... **\$7.00**

Very sheer and even is the voile in a charmingly simple model, with tiny tucks and crocheted buttons. Convertible collar ..... **\$6.50**

More elaborate in style is a blouse trimmed with beautifully embroidered roses and daisies. Fillet guipure lace is used for edging ..... **\$9.50**

**Women's \$9.00 to \$12.50 New  
Spring Boots, \$7.85**

These boots are made by some of our very best makers and all are this season's most popular styles. They come in brown calf, brown kid, patent leather and very fine vici kid, high cut patents with spring weight soles. Some styles have Spanish Louis heels, others have military or Cuban. Good range of sizes and widths in most all styles. Regular \$9.00 to \$12.50. Special... **\$7.85**

**In the Wash Goods Department There's  
the Loveliest Idea**

For a Summer dress. Have you seen the sheer new organdies? Five yards of organdy and 2 1/2 yards of silver tissue in the same shade (or one which matches) will make the prettiest dress you could imagine. You may choose from shades of pink, sky, heliotrope, champagne, Nile or green. Dress length of both materials ..... **\$13.00**

Plain organdy is also priced at, per yard ..... **75c**

Other delightful materials are the foulard stripe voiles at, per yard ..... **\$1.50**

And the Swiss dotted voiles, with pink, mauve, blue or grey stripes, at, per yard ..... **\$1.50**

**Tuesday Morning  
Specials in the Linen  
Department**

The Linen Department is in its new location. There they will continue to provide you with the excellent values you have grown to expect from them. There for Tuesday are typical:

- 100 Only English Printed Colored Bedspreads, the ideal spread for Summer. Excellent quality. Green and white, combination. Size 70 x 88. Tues- day ..... **\$2.98**
- 30 Pairs Only English White Bath Sheets of splendid quality. Size 42 x 68 inches. Tues- day, each ..... **\$2.00**
- 25 Only Fine White Dimity Bedspreads. Size 60 x 80. Marked for clearance Tuesday at ..... **\$3.75**
- Men's Grey Suede Gloves, plain and fancy corded backs. Pair ..... **\$2.50**

## NO STOP AT HALIFAX FOR S.S. MAURETANIA

Halifax, April 5.—Military headquarters at Ottawa, which yesterday advised that the Mauretania, en route to New York, would dock at Halifax for the purpose of landing a number of British officers and other ranks, today advised that the arrangement had been cancelled, and that the liner was proceeding directly to New York. This information was given out by Lieut.-Col. R. R. Armstrong of the local headquarters staff. He said he was without information as to why the change in plans had been decided upon.

## FRANCE UNYIELDING OVER REPATRIATION

Paris, April 5.—France cannot yield on the question of obtaining adequate reparations from Germany. The Matin declares in an editorial today dealing with the peace conference situation regarding the French claims. "On all territorial questions a satisfactory agreement is being reached," the Matin says, "but concerning the reparations question there is still a gap between what we are offered and what we justly demand. The French government will be unyielding on this matter. It cannot sign a treaty which will mean the bankruptcy of France."

**DODD'S  
KIDNEY  
PILLS**

ALL KIDNEY DISEASES  
BRIGHT'S DISEASE  
DIABETES BACKACHE  
GRAVEL 23 THE PROPHET

**WILLS AND BEQUESTS.**

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## DECLARE IN FAVOR OF RUHR WORKERS

Revolutionary Miners Support  
Demands and Mines Likely to  
Be Flooded.

Essen, April 6.—The revolutionary miners of Central Germany and Silesia have declared in favor of the Ruhr workers, who have made certain demands for improvements in their conditions. In case these demands are not granted by Wednesday the Ruhr miners have vowed to cease the so-called emergency work, with the result that the mines will likely be flooded with water after the pumps have stopped. It is claimed by the Spartacists that a total of 345,000 miners, from 215 mines, are on strike, and that the workers in 35 additional mines will soon be out. Semi-official strike figures in the Ruhr district set down the number on strike today at 142,000, as compared with 132,000 yesterday. The Spartacist figures apply to the entire Rhineland. Reports from Dortmund and other places say that the situation has improved slightly and that the miners are gradually returning to work. The troops at Munich express sympathy with the soviet cause. They have declared their intention, however, of maintaining neutrality and to prevent rioting. They will not protect the diet building, which is armed with machine guns.

All public gatherings enthusiasm is shown in favor of the soviet idea, and for fraternalization with the Russian and Hungarian proletarian.

Workers to Collaborate.  
The cabinet has accepted an amendment to article 34 of the constitution, empowering the workers, on an equal footing with the employers, to collaborate in the fixing of wages, the settling of questions of labor conditions and in the entire development of the productive force.

The workers, for the purpose of safeguarding the social and economic interests, will have legal representatives in all industrial councils, including the imperial labor council. These representatives will work with the latter council in the framing of socialization laws and the submission of them to the national assembly.

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TORONTO.

**Fell 2000 Feet With Plane;  
Landed Upside Down, Unhurt**

Hollis, N. Y., April 6.—Gilbert Budwig, pilot in the aerial mail service between New York and Chicago, fell 2,000 feet in his plane here today, landing upside down—but unhurt. He was found beneath the machine, smoking a cigar when rescuers arrived.

The plane started to drop when its engine went dead at a dizzy height. Budwig tried to popline to a landing place, and succeeded in "catching the air" just before it struck a hillock and capsize.

LORD BEAVERBROOK WORSE.

LONDON, April 5.—Lord Beaverbrook's wound has broken out afresh and his convalescence is therefore greatly impaired.

**MURINE  
EYE  
REMEDY**

17 Red, Weak, Watery Eyes For Book of Eye Tests  
And Granulated Eyelids on Murine Co. Circular