

# TORONTO CORRESPONDENCE

INTERESTING GOSSIP FROM THE CAPITAL OF ONTARIO.

After the Exhibition—Imperialism at the Fair—The City's Counsel—The Civic Abattoir.

The week following Exhibition finds Toronto with something of the "morning after" feeling. The streets, bereft of their flags and bunting, and their immense throngs of people seem by comparison dull and deserted. And there is a noticeable reaction in most lines of trade, both retail and wholesale. The two weeks of Exhibition are probably as active in the retail district as any in the whole year. So profitable is every day that many of the largest stores have given up the idea of observing Labor Day, which comes in the middle of the fortnight as a holiday, but keep their staffs at their posts to cater to the great numbers who find it a convenient day to shop. Those who cater particularly for an out-of-town trade take care, too, that they offer bargains sufficiently valuable to attract further business during the year. This, of course, doesn't do the out-of-town merchant any good, but he has some measure of revenge when Toronto shoppers in turn go off to New York, where they take purchases, which generally never meet the eye of the customs officials on the border.

For the wholesalers the period, too, was one of unprecedented briskness. Many of them kept their offices open day and night.

### FARMERS DIDN'T TURN OUT.

The exhibition authorities have to admit that this year the attendance of farmers was not up to previous records. For this the phenomenally bad weather and late season is made to bear the blame. But on the whole the attendance was remarkable. Jupiter Pluvius did his worst and failed. The Labor Day attendance, breaking all records on a day which did not have a glint of sunshine, and with the rain sometimes coming down in torrents, was particularly astounding. Of course it has to be borne in mind that Toronto, according to the figures of the Assessment Department now coming in, has 35,000 more people of its own than it had this time last year. It is difficult to realize how fast the place is growing. The increase of a single year is greater than the whole population of most of the other cities of the Province, and as great as the population of a good sized county. Whether this rapid concentration of population is an altogether unmixed blessing for the rest of the Province is a question which will bear serious consideration.

But Torontonians are wholeheartedly proud of their Fair. There used to be a disposition in some circles to regard it rather disdainfully. All that has passed now. And with rigid adherence to the truth it can be said that the Exhibition of 1912 surpassed all previous efforts. In nearly every department there was a noticeable sprucing up, and there were several new features.

### STRONG ON IMPERIALISM.

The distinctive note was probably the fringe of Imperialism that was injected. There were cadets from all parts of the Empire, Newfoundland, New Zealand, Australia, England and Ireland giving daily exhibitions and nightly forming into a living flag. There was the Kings uncle. There were the bands from the mother land. And the siege of Delhi from India was a nightly spectacle.

All this was deliberately planned, for those in charge of the Exhibition's fortunes are ardent Imperialists. It cost \$40,000 to bring the cadets. The bands cost \$12,000 more. And it was probably not by accident that many of the speeches at the directors' luncheons echoed the alarms of war.

Those who are not in active sympathy with the propaganda were inclined to ask what was the connection between these sentiments and a purely industrial and agricultural exhibition, which might be supposed to glorify, if anything would, the blessings of peace.

### A \$15,000 JOB A-BEGGING.

The resumption of activity in municipal politics after the summer holidays found the most pressing issue to be the question of the city counsel appointment. The refusal of Mr. T. G. Meredith to accept the position hastily offered him left just a little shamed-facedness. To have a \$15,000 Toronto job turned down cold was just a trifle humiliating. But no doubt the receiving of the offer did not hurt Mr. Meredith. He has a comfortable home in London, and at sixty a man does not lightly sever the connections of a lifetime.

With the ground cleared for a local man, the question on everyone's lips was, "Will Mayor Geary get it?" He himself said no word, but, of course, at the salary, or even half the salary, it is a position that would attract any young lawyer. The criticism of Mayor Geary's chances arose partly from the fact that he has not devoted much time to law. Politics has been his forte. On the other hand he had to recommend him an exceptional knowledge of current municipal problems.

An arrangement by which Mayor Geary would succeed Mr. Drayton as City Counsel, Controller Church as member of the Hydro Electric Commission, leaving the field comparatively clear for Controller Hocken as the next Mayor, was spoken of as the "deal" that was under way. And people are not generally enthusiastic about "deals."

### TO HEAD OFF CIVIC ABBATOIR.

The proposal of the city to spend a third of a million dollars on a civic abattoir and cattle market extension drew a skilful open letter from the Harris Abattoir Company, which offers the city a free site and a seat on the Board of Directors if it would abandon its old base of operations and move out to the Union Stock Yards at West Toronto. The supporters of the civic scheme were inclined to regard this offer as simply an indication that the private packing interests feared the effect of the city's plan, and wanted to head it off, and it was promptly turned down. Despite the frank statement of low profits on the part of the packing companies it is probably stating the situation fairly to say that in this vital line of food supply the public regards the private interests with some suspicion. Consequently, it is likely that for we'll or for woe the city will go ahead with its ambitious plan for the sake of ensuring competition as far as possible in the meat trade.

### BIG MONEY IN SUBURBAN FARMS.

The prosperity of Toronto is at all events extending some distance out into the surrounding country. A concrete example will illustrate. Ten years ago a farmer without means rented 160 acres about 20 miles from Toronto. He took a long lease, but at the end of four years had made sufficient progress to buy. He paid \$8,000, which seemed big price in those days. He devoted himself to market gardening and small fruits. The labor problem was an obstacle, but he had a fairly large family that he was able to keep at home, and he was resourceful

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in getting help, so that often he had as many as fifteen men, women and children in his fields in the busy season.

The wet weather this year has just suited his sandy soil, and he has never had such a successful season. At the moment he is busy marketing his green corn. He has been selling it since the first of August, but just now it is at its best. On one day he sent to Toronto 1,200 dozen—14,400 ears. For the last week his receipts from corn alone were \$700. And corn is but one of his products. He has refused \$40,000 for his 100 acres, a figure, no doubt, fixed by speculation, and by the desire of wealthy citizens to secure country homes, but he calculates that the farm is still worth more than that to him as a going concern. A fair return he has for ten years work, even if it has been hard work. Many men in gold mining cannot show anything like the record. It's a pity that all the farmers of Ontario have not shared in this man's prosperity.

### THE BALL TEAM'S GLORY.

With the Toronto baseball team holding on to the leadership in the International League by its eyebrows the Toronto fan—the real dyed-in-the-wool kind—was in a querulous mood. Convinced that the 1912 aggregation was the finest baseball team that ever appeared in this city, he thought that their place was fought out in front of the race. So, whenever the team lost a game, and particularly on the day it lost both ends of a double header to Rochester, he was not particularly pleased if told that the team that played the best ball won.

The great rally of the team in the latter half of the season in which they came from sixth place to the top was a splendid piece of work, and raised a load from the fans' heart, because he had just about given up hope. It is said that previous to the rally the owners and management talked to the players in pretty plain terms. This talk, assisted by the acquisition of two or three big league pitchers, Kent, Drucker and Maxwell, seemed to have a marvellous effect, and the team immediately started on its winning streak. But there is not much left of the pitching staff that began the season, and in this respect the early criticisms were all justified. Nor is the play in the field all ways of the gilt-edged variety. Nor is the team exceptionally speedy on the bases. The one department it has shone in has been batting. Nearly every man has developed into an old-fashioned slugger, and most of their victories have been won, not by keeping the other fellows score down, but by running up a score on their own account.

Probably the player who has acquired the most popularity during the season is Benny Meyer. For several seasons he has been used as a spare man by various teams, and came to Toronto in that capacity. But he has hit like a fiend, run wild on the bases and developed fairly well in the field, so that he has made a place for himself among the regulars.

### A FOOD CONVERT.

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The pernicious habit some persons still have of relying on nauseous drugs to relieve stomach trouble, keeps up the patent medicine business and helps keep up the army of dyspeptics.

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Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

# MAKING SAFE INVESTMENTS

SPECULATION VERSUS GAMBLING.

Speculation in the True Meaning of the Word Takes Time—Buying on Tips Dangerous—Few Speculators—Some Essential Points of Difference.

The articles contributed by "Investor" are for the sole purpose of guiding prospective investors, and, if possible, of saving them from losing money through placing it in "wild-cat" enterprises. The impartial and reliable character of the information may be relied upon. The writer of these articles and the publisher of this paper have no interests to serve in connection with this matter other than those of the reader.

(By "Investor.")

The other day a man said to me, "It's all very well for you to talk about the dangers of speculation. Just because a few men lose money you condemn the whole game. It's just as reasonable to suggest closing all drug stores because a few men buy poison and kill themselves, or to condemn apple pie because some people eat too much and suffer as a consequence. You're partly right, and in your enthusiasm you condemn wholesale."

In the first place, I do not condemn speculation. Speculation and gambling are two entirely different things, yet the word speculation has come to have a meaning with the public which is synonymous with gambling in stocks. In speculation one studies the situation, and having taken the pros and cons into consideration, buys some security which should advance in value over a course of a few years. A gambler buys a stock because the market is strong, and it should advance a few points in a few days. The former takes an intelligent business chance; the latter—well he just gambles.

Most people who dabble in the stock market are gamblers, because they merely follow the "dope sheets" and jump in and out, scalping a point here and losing a point there. Such men, in about 95 cases out of 100, eventually lose all they have put up, and sometimes all they have. The average man in a commercial business is a speculator. He buys something people want and figures to sell it to them at a price greater than he paid for it. But if he were to go along a street and see a car load of lumber and buy it without first examining it to see if it were sound and not all culls; without first figuring on whether he wasn't paying more than the lumber was worth, and without enquiring whether there was any demand for lumber, he would be gambling. And that is just exactly what most so-called speculators do in the stock market.

A man looked at the quotations in the paper last year and saw Black Lake Asbestos preferred stock selling around sixty, let us say. He sees it is a seven per cent. dividend payer. It looks cheap; other seven per cent. shares are selling at about par. Why is it a great opportunity. He buys, and in a few months can't give it away. Had he been a speculator he would have studied the situation surrounding that special security, and so would have known that the market for asbestos had all "gone to pot." That the company was doing business at a loss and the prospects for its earning enough to pay the interest on its bonds were very slim. "But, you say, to do that takes too much time, and I can't afford to spend much time in that sort of thing."

Quite so. Speculation takes so much of a man's time that very few people are in a position to speculate. Sometimes a man comes in contact with some large corporation in the way of business, and gets to know all about its business and prospects. He may, from his observations, have reason to believe that the company is growing rapidly in prosperity and prestige. He buys the stock, but it stays and wakes up some morning a year or two later to find that he has made a nice profit. He has speculated, but if he had not taken advantage of his opportunities he would certainly never have found the time necessary for getting together all the information essential to intelligent speculation in the stock of that particular company, or of any other.

It isn't the scanty information one glean from the financial pages of the daily press that enables one to speculate intelligently. That amounts to little more than scraps of news to egg on the stock gambler. First hand study and hard work are the prime essentials for the successful speculator. Few people can give enough of their time to this sort of thing, yet, unless they do, they are foredoomed to failure.

"Speculation is dangerous," as the Irishman said, "because people don't speculate." They gamble, and that is the height of folly.

### TURN YOUR TIME INTO MONEY

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During the past six months the system has been so effectively applied that most of the 800,000 children now attending school in Australia are each day engaged for at least 15 minutes in physical drill.

In each Australian State a number of instructors have been supplied by the Defence Department.

In the smaller schools the boys and girls go through drill together, but in the larger institutions they are drilled separately. Drill books are issued showing the course of exercises, and these are classified into trunk, arm, balance, shoulder-blade, marching, running, and jumping movements, arranged in groups extending over seven years, and leading up to the more serious drills of the junior cadets.

The physical drill is not confined, however, to a strict course of exercises, but a portion of the 120 hours which must be spent annually in this way may be devoted to sports. Ball games are allowed, and material is provided, but running, jumping, paper chasing, and games in

which all the scholars may take part are encouraged.

The latest returns show that in the Commonwealth of the 1,415 male and 131 female school teachers who sat for examination at the instructional schools, 1,353 male and 112 female teachers "passed," and are qualified to conduct physical training at the various schools.

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