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Hail Insurance.

Hail insurance is practically only a term in Eastern Canada, but in the West it signifies something of vivid importance. Measures known as Municipal Hall Insurance Acts are in force in each of the Prairie Provinces. These acts provide a system of mutual insurance under which rural municipalities can operate to tax each other for the granting of compensation to individuals for losses incurred by hail, which are often very serious. How the system works out, and the extent to which it operates in Saskatchewan and Alberta, are set forth in the November number of the Agricultural Gazette of Canada. Each claimant is entitled to receive not more than five cents per acre for every one per cent, of damage from hail he has sustained. To some this may not appear a very liberal provision, but when it is understood that the number of claims field in 1919 in Saskatchewan was 7,838 and that the total indemnity paid amounted to \$1,911.776, a different view will obtain. For one storm alone that occurred in July of the year referred to claims amounting to \$1,100,000 were satisfied. In Alberta the total losses for the same year were \$506,000, against a valuation of \$12,000,000 insured. Besides the system under Government supervision, there are 36 companies in Saskatchewan that accept hall insurance, and that paid out \$1,750,000 in 1919 for losses caused by hail.

The Wild Gooseberry.

The gooseberry when compared with other cultivated fruits is not as important in America as it is in North Europe, and especially in the British Isles where it has long been very popular, and a wonderful interpretation of the last two or three hundred years. When it was first cultivated in Europe—probably in the sixeenth century—the wild fruit, if it was like what it is now, would be only about one-half an inch in diameter and less than one-quarter of an one-quarter of an one-guident was like what it is now, would be only about one-half an inch in diameter and less than one-quarter of an one-guident was like what it is now, would be only about one-half an inch in diameter and less than one-quarter of an one-guident was a considered which have been produced in weight having been reorded. The English and European onoseberries are derived from a speles native of North Europe, called thes Grossularia.

As the gooseberry is a native of landa and is found growing wild almost or quite to the Arctic circle, its ulture will eventually no doubt extended very far north.—W. T. Jacoun, Dominion Horticulturist.

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# The **National Crisis**

"My appeal is to the whole people; to every man and woman who wants to do right by this country; to everyone who breathes the spirit of our fathers who founded this British Dominion."

THE Election to be held December 6th will be the most momentous in Canadian history; for as men and women vote will depend the economic stability, the political stability and, indeed, the national stability of this

Today we find group striving against group, class against class, the industrial and financial structure of the country assailed by false and unsound doctrines and theories, while our great neighbour to the south has adopted a trade exclusion policy directed against Canada's vast agricultural interests.

The currencies of nearly every country in the world are depreciated. The Canadian dollar in the United States is subject to a heavy discount causing a loss of over one hundred million dollars in exchange

Europe is overwhelmed with war debts-unemployment is acute - and the restoration to pre-war conditions is slow.

While Canada is in a much more favorable condition than many countries, yet there is evidence of stagnation, instability, unemployment and lack of con-

Taxes are heavy because of the country's efforts in the Great War, but have become burdensome on account of the misconceived policies and blunders of Governments that directed Canada's affairs prior to 1911.

These conditions are largely the direct aftermath of the war, but they must be dealt with fearlessly and constructively. This is no time to consider experimental changes, or the theories of visionaries.

This is no time for Crerar and his Free Trade policy.

This is no time for King and his wobbling "charted" policies, varying with each provincial boundary.

It is the time to cling to orderly, stable Government in the interest of all the people; to be guided by the experience of the past, proceeding upon lines that have been proven sound.

It is the time to place the destinies of Canada again in the hands of a Government led by a sane, courageous Canadian who has safely brought the country through the trying years of reconstruction, and upon whom we can rely to retain and initiate policies in the interest, not of a group or class but of all the

It is the time to support Arthur Meighen and his

neighen will lead us through

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