



HE growth of the Bank of Montreal has closely coincided with the gradual development of Canada from a small colony to a great Dominion.

In the Bank's westward advance to the Pacific Coast, one of the important links in its transcontinental chain of branches was formed in 1878 at Winnipeg, when the Bank opened its first Branch west of the Great Lakes.

This forward step, taken seven years before railway communication was opened up between Montreal and Winnipeg, made available to the incoming population on the prairies the stabilizing co-operation of a strong, conservative and at the same time energetic financial institution.

Of the Bank's 567 Branches, 12 are situated in Winnipeg and 180 in the Prairie Provinces, including Winnipeg.

## BANK OF MONTREAL

Established over 100 years  
Total Assets in excess of \$650,000,000

### WHAT IS WRONG WITH OUR SCHOOLS

A writer in the Mail and Empire Toronto, says:

Sir:—There are three courses in our High Schools, viz: Teachers', Commercial and University Matriculation course. This gives us school teachers, stenographers, etc., and university graduates—nothing else! Now, suppose, our population were made up entirely of those three classes, what would become of us? We would starve!

The very existence, to say nothing of the prosperity of a person or a nation depends upon production. A farmer must produce or go bankrupt. But he cannot produce without help. No one can run a farm alone.

Now just fancy a farmer running his farm with the help of a teacher, a stenographer, and a University graduate! Again, no farmer can run a farm to-day without a knowledge of mechanics, especially motor mechanics, who starts in to run farm machinery, will soon find himself in the hole over his ears.

Imagine the school teacher running the tractor and the University graduate on the binder and the stenographer following the seeder! The farmer would need a repair shop in the corner of each field, and a bank roll as thick as a gate post.

And where are the farmer's sons and daughters? Oh, they are at High School and often have to be driven to and from the train night and morning and once they enter High School their social atmosphere is changed. They must have polished shoes, clean nails and their best Sunday clothes on. They must be genteel. If, by any chance one of them should appear in the classroom with work-day farm clothes on, he or she would have a fit and sink through the floor. Once they got the High School bug there is no more farming for them. It is in-fra-dig; they steer for the white lights. If they have brains they get there; but brains or no brains, they don't return to the farm. The only ones who remain are those that never got into the High Schools.

Farm help is like alfalfa seed. It should be raised on our own farms. The imported variety is not nearly as good. In fact, much of it is no good.

Thus, for the past fifty years or more, our High Schools have been drawing the brainy ones away from the farms and driving them to the urban centres. And when positions were not available there for them all the surplus drifted to the United States. There are to-day over 150,000 of our best Canadians in the United States driven there by our pernicious system of education.

### DOUBLING CATTLE RETURNS

With high interest rates, costly labor and big prices for feeds, the raising of live stock on the farm is becoming more and more a proposition requiring business methods. Apart from first costs in securing good foundation stock, it costs just about as much to feed and market scrub cattle as it does prime animals—and the latter will often bring double the price or more. Following is the result of a demonstration at one of the big experimental farms as reported by the press:

Two two-year-old steers, fed alike for five and ½ months in the feed lot, were slaughtered and a comparison of the carcasses made. One dressed carcass weighed 715 pounds; this steer came from a herd headed

by a pure bred Hereford sire. The other one weighed 470 lbs.; it was a common steer without breeding.

When marketed the better animal brought 15 cents a pound wholesale, while the scrub brought only 12 cts. The difference in weight, gave the Hereford steer a money value more than double that of the common steer. The dressing percentage of the Hereford was 61 per cent, and that of the scrub only 42 per cent.

Canada is going in more extensively for mixed farming. But simply buying a few cattle will not solve the problem of the wheat grower. His stock venture will merely prove to be another gamble if he does not select animals of the proper type and provide for feeding and marketing them in a scientific way. It all comes down to a question of putting the farm on a business basis.

### IN SHABBYTOWN

In Shabbytown they do not care if things look seedy everywhere. They have no pep, they've lost their grip they simply sit around and yip, in envy's tones of Glossyville, the shining village on the hill. Oh, Shabbytown is punk and gray and it shows symptoms of decay, and strangers passing through remark, "It surely dates back to the ark." "Clean Up and Paint Up" makes men frown along the streets of Shabbytown. A can of paint makes no appeal to this bum village, down at heel; the people think there is no sense in going to so much expense; so things are always going down, and getting worse in Shabbytown. It always gives my soul a thrill when I arrive in Glossyville. The town looks like a blooming bride; the people take a hearty pride in making things look clear and bright, and in their labors take delight. They're lavish with the helpful paint, selecting colors chaste or quaint, and decorating every shack; thus warding off decay's attack, and making the buildings look like buildings read of in a book. And strangers, when they see the town, say, "Here we'll come and settle down, and raise us 9 kids apiece, and live and die as slick as grease." This happy burg goes right ahead, while Shabbytown is prone and dead.—Walt Mason.

### MUST PREPARE FOR HARVEST

Success is a lot like the harvest that comes after a long, laborious and discouraging period of coaxing the crop along. The farmer is by nature a sound thinker. When he harvests in a few weeks, he doesn't think that his whole year's income is from the work of those few weeks. The whole principle is obvious. And it works backwards, too. Life is a garden. And, as some farmers neglect their fields and let the weeds run riot, so also are millions of young and middle-aged men growing a crop of failures. Success even on a moderate scale, does not begin to come to many people before the age of 40. Then or later they collect back pay—high or low, depending on past effort or negligence. Are you growing weeds or wheat?

May the crop be large so that competition for positions will eventually regulate the salaries of this class of public servants downwards and more in line with the average income of the people who have to do the paying.

### THOSE WEATHER PROPHETS

A traveller called a few days ago and told of a short interview he had with Mr. J. B. Bowes, a weather prophet at Chatsworth. It was on the 15th he saw Mr. Bowes, who thought his prognostications for the year so far were quite in line with the happenings and the big storm he predicted might be taken as evidence of his knowledge of things to come.

When told he was five days out, Mr. Bowes gave an explanation satisfactory to himself and the traveller accepted the reason without further question.

On being asked for a forecast for the next thirty days the traveller, who makes his rounds in a Ford car, was gratified to learn that it would be dry to the end of the month, but regretted that heavy rains would fall the first week in June, followed by a heavy frost that would damage the crops badly.

The forecast was made on the 15th but instead of dry weather, we have had heavy rains and heavy frosts up to the time of writing, May 20. Let us see what happens in the remaining three weeks of the short-range forecast. Even the wise men at the observatory in Toronto seldom attempt to predict the weather for more than twenty-four hours in advance, and even at that they sometimes fail in their guess.—Durham Chronicle.

### DIFFERENCE IN STRENGTH OF WOODS

Within the past year new knowledge regarding the effect of rate of growth on the strength of Canadian woods has been reached at the Forest Products Laboratories of Canada (Dominion Forestry Branch) Montreal.

The fact that rate of growth exercises an important influence on the mechanical properties of timber had been brought to light by previous research. It was known that in soft woods, such as Pine and Spruce, slowly grown material tended to be stronger than that of very rapid growth and that in the so-called ring-porous hardwoods, such as Ash and Oak, the reverse was true, slowly grown wood being inferior in strength to that of more rapid growth.

Analysis of the results of many thousands of strength tests, made at the Laboratories, has now enabled the investigators to go a step further and to determine definitely the rates of growth at which maximum strength is developed in a number of the important commercial woods of Canada. This information finds practical application in a large number of uses of wood in which the strength of the material is a primary consideration.

### WE EACH HAVE ONE

The way in which an Oklahoma editor announced that his mother was coming to visit him may seem a trifle breezy, but it is safe to say that there isn't a mother living who would not be glad to have her advent hailed with such genuine delight and pride. This is the way he spread the glad tidings abroad:—

The editor of the News-Republican is going to tug up a little this evening. Going to change collars, put on a pair of cuffs, if we can find any. Going to get shaved and going to get our shoes shined and the pegs put out, so we can walk right pertly. Ma's a-comin' down to see us. You know who ma is? Ma is our only ma, and she's a good one too. One of the old Ohio Quaker sort, you know. Ma lives in Kingfisher. She was our ma when we were born; she was our ma when we drank parched corn coffee in old Oklahoma in '98, and she's our ma now. She's the best ma we ever had. If you see us tomorrow walking down the street with a little woman with a smile on her face you'll know that's Ma. If you never had a ma you should get one—and one like our ma, too.

### FEW LEARNING TRADES

A bill before the Legislature recently to govern horseshoers brought out the statement that only ten boys are now apprenticed to blacksmiths in all Ontario. Thus the decline of that ancient trade is emphasized, who are going to shoe the horses 20 years hence? The boys of today are not learning trades, especially those crafts that require the use of much "elbow grease." They are all after white-collar jobs and easy money. There will soon be a surplus supply for this class of work and the trades ranks will be skimp. How are those boys going to make an honest living 10 or 15 years hence? The future is not promising and it appears to be that the army of bums will be a formidable force in 1935.—Ex.

The Port Elgin and Saugeen war memorial will be unveiled at Port Elgin during the old home week in July.

A village girl eloped in a suit of her father's clothes. The next day the "Daily News" came out with the sensational headline: "Flees In Father's Pants!"

McKenzie Brothers of East Zorra have a unique record of calves—this spring. They have three pairs of twin calves from three Durham and Ayrshire heifers.

### SHOULD BE TAKEN WITH SALT

(Lucknow Sentinel)

"A prominent citizen of this town informed us recently that, at many parties in the cities and larger towns young men were not popular with the girls unless they carried a flask of whiskey in a pocket, or kept them well supplied with cigarettes."

The above is from the Chesley Enterprise, and the editor in commenting upon the statement refers to an article in the Kincardine Reporter, which reports a somewhat similar condition of things at Kincardine.

It may be as well to accept such statements with the proverbial grain of salt, or a little more. The statements may be true, but they by no means fairly illustrate prevailing social conditions in the cities and towns and we venture to say, in Kincardine.

Every city has its slum district and tough element to whom, men and women alike, young and old, a social time is very dull without stimulating beverages, and there is a more pitiable class still whose social evening usually ends by all present being insensible from the use of drugs.

One is shocked on experiencing a forceful illustration of these conditions, and may conclude that the city, or the town, is a horrible place. But there is always the other side.

There may be a purpose in emphasizing the prevalence of these shady social conditions at the present time—the purpose being to discredit the O.T.A., though we shall not suspect either the Chesley Enterprise or the Kincardine Reporter of having this in view.

The dance seems always to have presented a favorable opportunity for the indulgence of stimulants. Too often the rules of admission are too lax and the rowdy element taking advantage of this push themselves in.

### AN INFAMOUS LIE

An automobile owner keen on saving gas, installed a new carburetor which guaranteed to save 20% in fuel. Next he put in special spark plugs guaranteed to save another 20%, also intake super heater that was guaranteed to save 20%. His next purchase was a patented rear axle to save 20%. Finally he put on oversize "cords" that promised a 20% per cent saving on gasoline. Now with a saving of 100% of fuel the owner has to stop every 100 miles and bail out the gas tank to keep it from running over.

### THE LOWERING LAKE LEVELS

(Lucknow Sentinel)

If you want to be sad and angry drive along the shore south of Kincardine and note how the lake has receded. The boiler of a tug that exploded forty years ago is now almost wholly visible. A few years ago only a few feet of it appeared over the water. Far west of it gulls roost on rocks that were not visible even last year. All along our shores small private piers are no longer useful. The lake has crept away from them. From the fine sand beach that skirted the lake you can now walk two hundred yards over stones that were covered by water a year or two ago. All this is the result of the Chicago drainage canal.—Kincardine Review.

### DON'T EXAGGERATE

The habit of exaggeration grows on one almost imperceptibly by use. "I'm tired to death," says one. "I had not a wink of sleep all night," says another. And yet your bed-fellow heard you snore several times. "I would not do it for all the world," says a third; and yet you have done it and many things equally bad again and again. "We were up to our knees in mud," says a fourth, when you know very well that the mud was not over your shoes. Be correct, truthful and moderate in your speech. The law of your harvest is to reap more than you sow. Sow a habit and you reap a habit; sow a character and you reap a destiny.

### RETURNING TO FARMS

Unfavorable industrial conditions in the United States, particularly Detroit, is having a beneficial effect on the Western Ontario farm labor problem it became known.

A prominent agriculturist, whose work takes him all over Western Ontario reports that a number of young men who left their homes and farm jobs near Glencoe have come back from Detroit and were glad to get back their old positions. "I talked to some of these boys and they all said work was mighty scarce on the other side, and they thought the best thing they could do was to hustle back to Canada and farm work while the going was good," declared the farm expert. "I found similar conditions in Bruce County. The young men are leaving the cities and flocking back to the land. I also find that farm-

ers are not so anxious to leave home at wages beyond \$35 a week and board. In fact, a number won't pay more than \$25 or \$30. They explain that they can't tell what they are going to get for their wages and if they take a chance on high wages they will be out of pocket in the fall. "They will hire men, they want them, but they simply won't pay any big wages, and you can hardly blame them."—London Advertiser.

### WAVE OF DISHONESTY

"A wave of dishonesty seems to be sweeping over the province, and I hope that we will soon see the end of it," said Judge Coatsworth, charging the Grand Jury at the opening of the General Sessions of the Peace last week.

His Honor commented on the fact that crime seemed to move in circles one type of offence giving place to another. A few years ago, crimes of violence were common, but have disappeared by crimes of conspiracy to defraud the public, three of which were on the docket for this court. "Of course, I am not referring to cases coming before you for trial," said the Bench, "but to charges of a similar character dealt with on former occasions."

Don't camp on the telephone line, but attend to your call promptly.

Reports from Hope Bay state that bears on the Bruce Peninsula are playing havoc with the flocks of sheep and lambs in that district.

The honest citizen who has paid his income tax can now sit back and wonder how much of it will go towards paying commissions and rackets.

If Luther Burbank ever perfects a radish or carrot that will lean over and choke a weed until it is black in the face, he will make a huge fortune.

His Honor Judge Greig, Junior Judge of the County of Bruce, presided for the last time at a Division Court sitting at Tara Wednesday of last week prior to his retirement under the age limit. He was appointed to the Judgeship in 1915. Judge Greig is still without impairment of all his remarkably keen mental faculties and sturdy health. He will carry with him the respect and good will of the people of the County of Bruce in his retirement from the bench.

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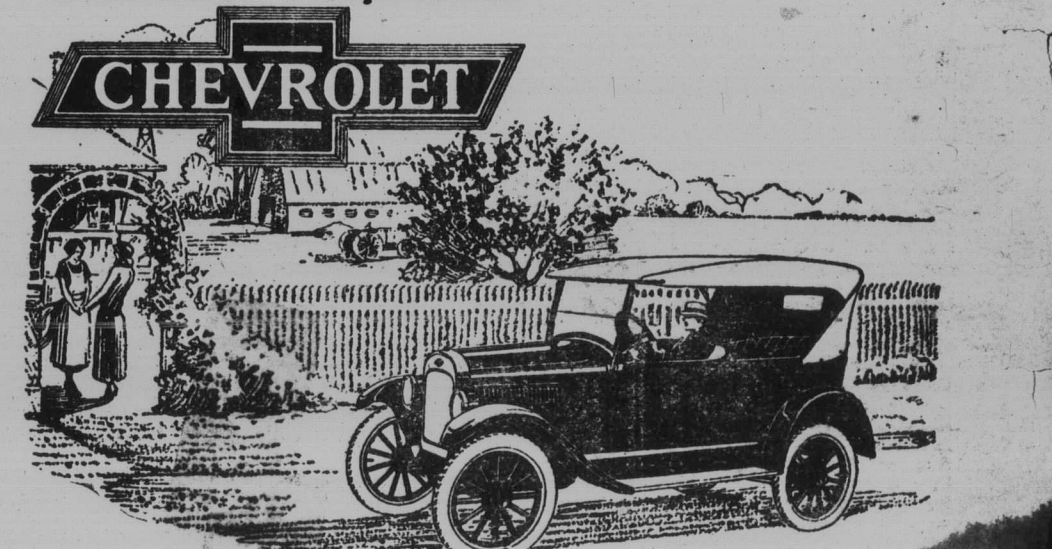
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