

## Guide-Advocate

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### NOTE AND COMMENT

The 1921 census gives the city of London a population of 60,885.

Sarnia's population increased 50% in ten years and is now 14,637.

Iowa farmers have the largest corn crop in the history of the state, with no prospect of a market, and Minnesota farmers are preparing to burn their corn this winter instead of buying coal.

Premier Meighen favors the appointment of women to the Dominion Senate and if in the House next session will ask for an amendment of the B. N. A. act to allow of their appointment.

The Ontario Government paid the check of \$500, the judgement awarded O. E. Fleming, K.C., of Windsor, by the courts for the illegal search of his pleasure yacht near Detroit by Rev. J. O. L. Spracklin, at that time a license officer.

When the people can be made to understand that it actually costs more in time and money to travel over a poor road than it does to travel over a good one, they will be less inclined to begrudge the expenses of good roads, and what is more important still, will be willing and anxious to put the business of road making into the hands of intelligent men who understand it.

Bellefonte, Ontario.—Even if the fall fair did nothing better than afford a meeting place for people of town and country and an opportunity for social intercourse, with an element of amusement, would not that in itself be worth while? There are not too many such opportunities. And the people who patronize fall fairs are the very people who have need for the relaxation and the recreation which they afford.

In British Columbia the law still requires the left hand drive for all traffic. However this is to be changed, and on the first of the coming year all driving will be done on the right, the same as in Ontario and Quebec and in the Prairie Provinces. Great expense will be involved in the change, said to amount to millions of dollars, the principal item of which will be the making over of all street cars in the province and placing the doors on the opposite side. After the first of January next the only part of Canada where the old world style of driving on the left side will be in force will be in the Maritime Provinces.

The formal opening of the new concrete highway from Welland to Port Colborne was marked on Tuesday by a celebration unique in the annals of this county. Its odd feature was that one town, Welland, invited all the residents of another town, Port Colborne, to supper. At first glance such a responsibility of hospitality seems impossible, but it was done in such a way as to make it a very easy and a very pleasant task. The Mayor of Welland had as his guest the Mayor of Port Colborne; the councillors invited the Councillors; the school board—the board; the fire department—the fire department; the band—the band; the scouts—the scouts; the plumbers—the plumbers; the preachers—the preachers; and so on to include the whole population.

Increase in crime in the past few years is best shown by a visit to the Essex county goal at Sandwich. The goal, built to accommodate a maximum of 32 prisoners at one time, has a population of 68 men, who have been sent there for various infractions of the law. Governor W. A. Wanless says that there are so many guests at his hostelry that many of them have to sleep on the floors and in the corridors, so great is the congestion. There are only 32 single cots at the goal, and although more are needed, there is no place to put them. In past years the number of prisoners sent to the county goal totalled 100 annually. Last year 300 were given lodgings for various periods. This year more than 730 have enjoyed Mr. Wanless' hospitality. With more than four months of this year yet to pass, Mr. Wanless refuses to hazard how many guests he will have guarded by January 1st, 1922.

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## NEW ONTARIO LAWS TEND TO DEVELOPMENT

Five Millions For Roads and Same For Northern Ontario.

Legislation passed at the last session of the Ontario Provincial House covered a wide field. There were many amendments to the laws governing municipalities, it is shown in a review of the new legislation as issued by the Ontario Government, and in addition several important steps were taken tending to the development of the province.

An additional \$5,000,000 appropriation was made for development work in Northern and Northwestern Ontario, and a similar sum was set apart for highway improvements. Provision was made that cities, towns and villages must construct that portion of provincial highways within their limits, issuing debentures in payment for the work.

What amounts to a practical cash bonus of \$200 to every farmer taking power in rural districts is an act providing that the province will pay 50 per cent. of the cost of building primary transmission lines and cables required for the delivery of power in rural districts.

### Farm Loan Acts

Provision was made for both short and long term farm loans:

The Ontario farm loans act provides a new system for obtaining short term loans. Under this act it is provided that a farm loan association may be organized in any township where thirty or more farmers so desire. Each member of the association is required to subscribe for one share of stock, par value \$100, and pay up 10 per cent. The association is then required to secure a subscription equal to one-half the subscription of members from the township, and a similar subscription from the Province. The members then elect three men on the directorate, the township appoints two and the province two. Applications for loans are then passed upon by the board of directors. Loans shall not exceed \$1,000 in any one case and are nominally for the balance of the year in which the loan is made, but may be renewed for a further period if the board sees fit. The loans are available for almost any current farm operation, and the character of the borrower is taken into consideration in deciding the making of the loan, rather than his precise assets. The rate of interest is not to exceed 7 per cent. and one-seventh of this goes to the association for incidental expenses. Provision is made in the act by which the money may be secured from banks or from other sources, and it is understood that definite instructions on this point will be given to any association when the machinery of the act is put into operation.

### Long-Term Loans

The agricultural development act provides for long-term loans on first mortgage security. This act provides for the appointment of an agricultural development board, which is empowered to issue bonds up to \$500,000 on the guarantee of the province, and after that to issue debentures, also guaranteed by the province, but on the security of the mortgage taken. No rate of interest is fixed, but it is expected the rate will be the rate at which the province can secure money plus 1 per cent. for the cost of operation. Loans may be made up to 65 per cent. of the value of the security and are payable on the amortization plan over a period of 20 years, the borrower having the privilege of repaying any amount desired at any payment date.

### Specific Purposes

Loans under this act are available for the following purposes and no other:

(a) Acquisition of land for agricultural purposes.

(b) The erection of farm buildings essential to production.

(c) To pay off charges existing against land at the time of acquisition by the borrower under a will or by descent.

These lands are available only to those who have at least three years' farm experience and have resided in the province for at least three years, and whose character and qualifications are favorably passed upon by the board appointed under the act.

### Municipal Amendments

Some of the amendments to the various municipal acts were as follows:

The income of a person derived from investments is now exempt up to \$800 so long as the income from all sources does not exceed \$1,500. For example, if the income from investment is \$1,000 and the income from all sources is \$1,450, \$800 of the \$1,000 is exempt. Formerly the \$1,000 would be taxable because it exceeded \$800.

Power is given to municipalities to grant aid for the establishment of air harbors.

A great step in advance along the line of town planning was made when all municipalities were given the right to establish restricted districts or zones in which only detached private residences may be erected, and to regulate the height, bulk, location and character of buildings which may be erected within any defined area. The by-law is not to come into force, however, nor can it be repealed or amended without the approval of the municipal board.

Farm lands may be separated from town and villages on the application of the owners by the Ontario Railway and Municipal Board. The question of separation is a matter for the board to determine after hearing the parties.

A person who is a member of a commission having the management and control of a municipal electric or street railway is disqualified from being elected as a member of a municipal council. This does not apply to the mayor.

Members of a board of control in a city having a population of not less than 200,000 may be paid \$5,000 a year, with the assent of the municipal electors.

### PREMIER'S ELECTION ANNOUNCEMENT

From Mr. Meighen's Speech at London

"What about redistribution? If a redistribution bill could be passed at a special session or in any way without involving the long delay I have described and the serious consequences that delay entails, then we ought to call a special session and try to pass such a bill. Though I have never pledged myself to redistribution, I have intended sincerely to submit such a measure, and I have argued that the need of redistribution was an important reason among other reasons why the present Parliament should not be dissolved. Both the Opposition and the Farmers' party attached less importance to redistribution and voted last February to dissolve without it. I have been anxious to find some way of calling a special session of submitting a bill and getting it through. But after reasonable possibility of having such a task accomplished, I find the complete census returns, as required by law, cannot with certainty be counted on until the first of December. Even could the census be complete and Parliament called by November 1, there would be no possibility of being through with the session until at least December, and, as the new Parliament would have to meet in regular session in the early spring to provide for the fiscal year, it would mean an entire campaign in mid-winter. On so grave an issue a campaign would require to be fairly long. Even these consequences I considered, but I do not think, with our great Western and Northern populations, a campaign through the months of December, January and February is thinkable at all. There is, therefore, no means of redistribution except at the price of holding the country in suspense, through very difficult time for 18 or 20 months, on an issue formidably challenged, an issue that goes to the heart of our industrial and national life. For these reasons I think the right thing to do is to recommend a dissolution of Parliament at an early date to provide time for full discussion and an election before the new year. That course I intend to pursue."

### KEEPING ONE'S HEAD UP

It is worth while to be able to look the world in the face, not brazenly or with overweening self-assurance, but with honest, as well as with modest eyes. In fact, we are not sure that it is not worth nearly everything else in the world. We cannot do it unless we have ambitions to live well and realize that we are citizens in a great big world that makes a multitude of demands of us, and thrusts a hundred opportunities in our face every day. The man who recklessly says "I don't owe the world anything" cannot do it, for he is a coward and a shirk. But the man who says "Yes, I owe the world a very great deal, but by the help of God I am trying to pay my debts faithfully," a man can hold his head up only on condition that he is honestly trying to fulfill his place in the world, to do his share in the work, and carry his end of the load. There is enough of God's sunlight even in this world, that some men seem to think so bad, to shame any man who isn't trying to do that. And the man who is, nothing can shame. —Christian Guardian.

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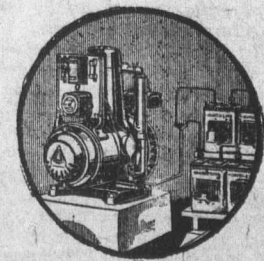
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