

How the Bank can help the Farmer



THERE are scores of ways in which your Bank can help you—methods that will surprise you by their convenience and safety.

Take the sale of an animal. If it is a cash transaction, you can ask the purchaser to send you a marked cheque or your bank will attach a sight draft to the bill of lading.

If it is a time sale, your banker will handle and collect the note.

Our manager will be only too glad to outline to you the scores of ways in which he can serve.

BANK OF MONTREAL

Established over 100 years

Total Assets in excess of \$700,000,000

REPORT OF COUNTY ENGINEER STEPHENSON FOR 1924

This year, owing to the cut in our county highways rates, we have cut down on construction work with the exception of completing what work was on the way and culverts and bridges, which were absolutely necessary. Owing to our roads being in a fair state of maintenance at the end of 1923, we have been able to hold our own in that respect. However, in the coming season more will have to be spent in maintenance particularly gravelling, than in the past season.

In another year I hope that all narrow and dangerous places will be eliminated and the system brought to such a standard that with the exception of ordinary maintenance, section of the system will be satisfactory to the travelling public until such time as it can be properly reconstructed. This will mean that reconstruction will not have to be carried on in as many parts of the county as hitherto and will, I believe, mean greater efficiency, as a few well organized gangs can do work more efficiently than a great many small gangs which frequently have to have foremen with limited experience, and may possibly be improperly equipped. The latter is due to the fact that it would not pay to move heavy equipment a great distance for a small job, nor would it be good policy for the county to buy equipment for such jobs.

This might be illustrated by the following: Often it does not pay to move wheel scrapers a long distance for small jobs where they might be used to advantage. Often, say six slush scrapers could be used to get the proper number. It is usually cheaper to screen gravel than crush, unless you can crush 1500 yards or more in one place.

Re new equipment, we have purchased only what was absolutely necessary. This consisted of ten slush scrapers, one small grader one drag and a small rotary screen, which was specially designed for our drag line outfit. This screen was used to screen the gravel before going into the crusher, and proved very satisfactory, as no fine material could get into the jaws of the crusher which would stop it if wet. This scheme enabled us to crush gravel immediately after a rain, increase the capacity of the crusher, and also allow us to crush the gravel finer than was possible when the ordinary screen furnished on the crusher was used. We also traded a 17-84 Sawyer-Massey gas tractor which was not used in 1923, for a steam engine. The latter, after being overhauled, has given us good service. We find we can use steam power to better advantage than gas in crushing as it is easier to get capable steam engineers than gas, and steam power is more dependable

for steady work.

Last winter we had large expenditure on snow roads, \$4,100.00, having been spent on snow roads and fence bonuses, so we intend building this season about 4000 feet of portable snow fence which will cost about \$1,000.00 and for which we have reserved sufficient funds. We have also asked practically all the farmers having fences which hold snow badly to have them replaced with wire, and have offered them a bonus for so doing. Most of these property holders have complied with the request so we hope that in the coming winter we will have little trouble with snow.

I have kept a very careful record of the cost of operating our truck and the value of the work done by it and find that the past season has been most successful. After allowing for interest on our investment and all possible charges, and taking into account the work done by it, we could sell it for \$1670.00 without losing anything. In view of the fact that it cost us \$2900 and is still in good condition, I believe we could easily get that amount for it. In another year I expect it will have almost paid for itself. The chief value, however, of the truck is that it keeps machinery going steadily which would otherwise be idle a good part of the time.

During the past season we put on the roads 18,000 c. y. of crushed material and 22,000 c. y. of run or screened gravel, making a total of 40,000 c. y. as compared with 65,000 c. y. each of the previous two seasons.

All of our concrete culverts and small concrete bridges have been built by day labor, which we have found more satisfactory by that method than any other. The cost has been as cheap or cheaper than by contract and the quality of the work has been better. During the season we built six reinforced concrete bridges, a retaining wall, fourteen concrete culverts, and extended two culverts. One of these bridges, 36 ft. long and consisting of two 18 ft. spans, was built by one of our foremen, Mr. Jenks, and I think was a creditable piece of work both in appearance and cost, the latter amounting to \$1630, including the building of expensive approaches.

The contract work consisted of a heavy retaining wall at Kincardine, a concrete bridge at Mildmay, Irwin's bridge, a 100 ft. span, on the boundary between Elderslie and Brant, Dow's bridge, 73 ft. span, on the boundary between Grey and Bruce counties, Steffler's bridge, a 26 ft. span, on the boundary of Carleton Place and Culross, refooring and steel stringers on Willow Creek bridge, Paisley, erecting of the superstructure on Stoddart's bridge between Chesley and Paisley, and the refooring of three other bridges. In addition to this a carload of B. C.

air was used in refooring two other bridges. A number of other bridge floors were resurfaced with tar and other minor repairs, such as fixing of approaches, etc.

Owing to our crushers shutting down earlier than usual, Mr. Ruttle assisted in the erection of Irwin's and Stoddart's bridges, earning over \$200.00 and expenses, which were credited to the county. Grey county's share of engineering on Dow's bridge was \$112.00 which was also credited to the county, and these two items materially assisted in reducing overhead costs.

In the spring of this year I made a summary of the cost of road work in the past years north of Warton. I found that approximately one-seventh of the mileage is in that district and that up to that time one-seventh of the highway expenditure had been there. This year to date \$11,860 has been spent in that district, amounting to 1-13 of the total year's expenditure.

The Elora road, from Dunkeld to Dunblane has been reconstructed with the exception of a small section north of Paisley and the Dunblane hills. The cost of this section, for construction and maintenance, for the past three years, with the exception of bridges and culverts, has been \$48,000.00 or \$3,300.00 per mile. If we assume the cost of maintenance at \$200.00 per mile per year, the cost of construction would be \$2,700 per mile. I might add that the gravel on this road was hauled a comparatively long distance compared with many of the roads.

The cost in the last three years of the Hanover-Walkerton road was \$513,580, or \$2,470 per mile. Allowing for maintenance as above the cost of construction would be \$1870.00 per mile.

It has often been suggested to me that we oil or use calcium chloride on roads, or even pave them. The cost of oiling and maintaining would be about six hundred dollars per mile, so that unless gravel had to be hauled great distances, or dust was a serious problem, it would be much more economical to renew the surface at \$200.00 including dragging. Paving at present should not be considered unless in the case of towns or large villages. For instance, assuming that a pavement costing \$30000 a mile was constructed and the life of it was twenty years, the cost per annum of retiring debentures would be at prevailing interest rates about \$2,500 per annum, while for a \$3,000 gravel road it would be \$250. Summing this up and assuming that the pavement has no maintenance, the cost of it per annum would be \$2,500 per mile, while the cost of the gravel road would be \$250 to retire debentures, and \$200 maintenance, making a total of \$450 per annum—less than one-fifth the cost. However a time arises in many roads when the traffic is so heavy the gravel has to be hauled too far for it to be economical to build that type of a road, or the dust so serious a problem that it is a good proposition, from an economic standpoint to pave. In this connection I believe it would be wise for some of our towns and larger villages to consider this seriously in the near future, especially as interest rates will soon be back to normal. The most important thing in paving is to decide the proper type of pavement. This can only be decided by considering carefully the subgrade, local materials, the amount of traffic, and future requirements of the town in the way of sewers and water.

Before closing I wish to take this opportunity of thanking the County Council, and all who have been associated with me in this work, for their courteous treatment and hearty co-operation and support.

"AIN'T IT SO?"

(New York Evening Graphic)

When a plumber makes a mistake he charges twice for it.

When a lawyer makes a mistake, it's what he wanted—because he has a chance to try the case over.

When a doctor makes a mistake, he buries it.

When a judge makes a mistake, it becomes the law of the land.

When a preacher makes a mistake nobody knows the difference.

When an electrician makes a mistake he blames it on induction—nobody knows what that means.

When a realtor makes a mistake, he draws a law suit.

But when the Editor makes a mistake—GOOD NIGHT ! ! !

Robt. Caudle is putting Wightman phone this week. He had the Springbank phone in but took it out as he claimed the service was not satisfactory.

The Sangster Bros. have their stables filled with cattle again. They bought 15 head from Walter Harris-bough, Hardings school. They averaged over 1000 pounds and are in good feeding condition. By next June they will each be many hundred pounds heavier, as Sangster Bros. are the best cattle feeders in this township.

These past few days the score given for and against Union by the different churches voting is decidedly against. However the tangle can be straightened out is more than we can fathom.

The hall here was comfortably filled on Wednesday evening of last week, when the burghers and people of the surrounding country met, the occasion being the presentation of an oak rocker and arm chair, upholstered in leather, also a brass jardiniere and berry spoon to Mr. and Mrs. Arnold Darroch, as an evidence of good will and esteem on the eve of their starting up housekeeping in the burg. A complimentary address was read by Garnet Wright, and Mrs. J. H. Wolfe, Mrs. Harold Cook and Robert Caudle made the presentation. A lunch followed by a couple of hours dancing brought the proceedings to a close. A few weeks previous something of a similar nature was pulled off when all those who were interested in the recent Literary Society, of which Arnold was president, met and presented the couple with a buffet set. There is a lot more fuss made over youngsters now-a-days than there was when some of us older chaps passed through the ordeal, but then the world does move on.

BELMORE

Those who made preparations of viewing the eclipse, were much disappointed, the sun failing to rise above the tree tops. One man carried his ladder to go to the house top, when he wouldn't risk his sweet life to clean the chimney.

Those on the sick list are: Mrs. John Darling, Mrs. Richard Jeffrey and Mr. Irwin Edwards, being still confined to his bed.

A happy event took place last Tuesday at the home of Mr. and Mrs. Matthew Willie, when Miss Gertie, became the bride of Mr. Jas. Kennedy of Culross. A wedding dinner was served at the home of the bride, the remainder of the day being spent in merry making and dancing. The young couple will make their home on the gravel road, having rented the farm of Mr. Livingston, Wingham.

Mr. and Mrs. Peter Hackney, Miss Eleanor and Minnie Jeffrey, spent an afternoon recently with Mr. and Mrs. Jas. Dickson sr., and Miss Margaret, Carrick.

The W. F. M. S. will be held the coming year on the last Wednesday in the month instead of Friday as in the past.

SENSATIONAL STORY NOT TRUE

A sensational story about the treasurer of Lorne School, over in Kincardine Township, having made off with some \$1200 of the school funds, got into the papers a couple of weeks ago. It turned out fortunately that there was no truth in the story, although there was some excuse for it. The treasurer, Mr. Ross Robinson, had failed to attend at a couple of Board meetings, and finally a meeting was called at which he specifically promised to attend. Evidently forgetting the date, he made a business trip to Toronto, and the trustees on looking into his books concluded that there was a shortage of about \$1200. However Mr. Robinson came back, and no doubt was greatly surprised to learn of the trouble he was in. He admitted that he had been rather negligent in handling the school account, but being able to make the arrangements necessary to square the account, charges laid against him were withdrawn.

The Des Moines (Iowa) Register says it's the fellow who can pay his debts but won't that is blocking the traffic on the road to prosperity. Isn't it the truth. Some well-off citizens do altogether too much side-stepping when payment time comes round, and are just one more reason for the continued high cost of living.

BRING IN YOUR WHEAT AND EXCHANGE FOR FLOUR FEED AND GROCERIES—ALL OF WHICH WE HAVE A SUPPLY OF AND OF FIRST QUALITY.

TRY OUR CURED FILLETS AND LAKE SUPERIOR HERRING.

ALL KINDS OF CEREAL, FRESH AND SWEET. OAT-MEAL, MADE BY THE FIVE ROSES' PEOPLE.

THE PRICE OF ONE EGG WILL PAY FOR ALL THE PANACEA A HEN WILL EAT IN SIX MONTHS. ALSO 2 GALS. OF MILK WILL PAY FOR ENOUGH STOCK TONIC FOR ONE COW FOR 30 DAYS.

GET YOUR SUPPLY OF BLUE GOOSE ORANGES AND GRAPE FRUIT HERE—BEST ON THE MARKET.

GOOD DAIRY BUTTER, DRIED APPLES WANTED. EGGS BOUGHT ON THE GRADED SYSTEM

GEO. LAMBERT.

FLOUR FEED & GROCERIES

PHO 435 36

HELP THE COUNTY HOSPITAL

The following appeal sent out by the Walkerton Women's Hospital Aid explains itself, and should meet with a liberal response.

Walkerton, January 26th

Dear Sir:—

In view of the present financial situation in regard to the Bruce County Hospital, the Walkerton Women's Hospital Aid is reviving the custom of soliciting contributions from the citizens of the community.

The special need this year arises from the fact that the County Council last year reduced the annual grant from \$3000 to \$2000.

The Hospital is a boon to the entire community. You are doubtless able to call to mind many cases in which patients have been saved long and expensive journeys for medical and surgical treatment, and emergency cases where lives have been saved.

If you have not yourself needed the services of the Hospital, you will perhaps be glad to help others less fortunate. The Hospital gives free treatment to those who cannot afford to pay for it.

The Hospital has always laboured under the disadvantage of being forced to practice the strictest economy but despite that handicap, it has cared for and helped many penniless people.

Although even small contributions will be gratefully received, we trust you may see your way clear to donate as large a sum as your generosity prompts.

Contributions will be received on February 6th and 7th at places to be announced in the local press, or may be sent to the treasurer, Miss M. C. McGregor, Walkerton.

Yours truly,
May R. Shaw President
Marion Hogg Secretary

HE HADN'T TIME

The funeral procession that held you up as you were driving along the street, was in honor of a man who hadn't time. He was only 54, yet in that brief span of years had built a fine, substantial business. He couldn't be enticed away from his desk. One meeting followed up another. One conference crowded up another.

His daily correspondence was a veritable mound. He hadn't time for anything but business—until they called in the undertaker. Most of us have the promise of a good three score years and ten. Twenty-five of these years we spend in growing up and getting prepared to make good. Then we work madly for another twenty-five years or so, promising ourselves to sit down and enjoy the last ten or twenty years, with a big roll in the bank. But the life insurance statistics suggest that that promise is not always performed. So, why make the promise? Why delay the fun of living until that golden moment of your dreams when you are going to take it easy? Why wait? Life is only so long. Nobody can crowd all the good things it offers into a decade. Even though you live, age will creep on to take away the bloom from the things you try to do. You can't remotor across the Continental Divide at 60 and get the same punch out of it you could have gotten at 40. At 60 you can't hike in the woods and brave the dangers of the outdoors and as you did when young. What does it profit a man to gain the whole world and then shuffle off? What is the sense of making a great pile of money and lose the power to enjoy it? Horace Grenley, who died untimely at 61, promised a friend shortly before his end, that he expected to quit the game soon and go fishing. But he never did. He hadn't time. Have you?

HURON & ERIE

adds

\$100,000 TO RESERVE FUND

The remarkable progress of The Huron & Erie Mortgage Corporation during recent years is well known to investors in this district. The results for 1924 were equally gratifying.

Total assets increased from \$26,800,000 to over \$28,400,000.

First mortgages upon improved Canadian Real Estate now total over \$19,000,000—and the Corporation owns not a dollar's worth of real estate other than its own office premises.

Liquid assets (cash on hand together with immediately saleable securities) totalled over \$400,000 greater than the total of deposits in Huron & Erie savings departments.

Huron & Erie Canadian Debentures and Savings Deposits increased \$1,300,000. Funds now invested or deposited by the public total over \$19,200,000.

Before closing its books for the year, the corporation transferred from its profits to Reserve Fund the substantial sum of \$100,000.

This fund, together with the Paid up Capital, now reaches \$6,750,000.

The Canada Trust Company under Huron & Erie management and control reports an increase of \$762,000 in its Guaranteed Mortgage and Passbook Certificate Departments.

Applications for investments with these sound old institutions are accepted at any time by—
J. A. JOHNSTON, MILDMAI, ONT.

BONE IN HER THROAT

Mrs. (Rev.) Grenzebach of Shakespeare, is at present in the Stratford General Hospital practically recovered from an extremely delicate and unusual operation performed on her throat by Dr. G. H. Ingram, on Thursday last. Mrs. Grenzebach was admitted to the hospital on Wednesday with the small bone of a pig's foot, which she had been eating, caught in the wall of her throat, just below the "voice box." All efforts to dislodge the foreign particle had failed. The bone made it practically impossible for her to swallow. X-rays were taken and the position of the bone ascertained. The operation was an extremely delicate one, but was successfully performed by the Stratford specialist.

OLD TIME HOME NEEDED

The modern home is heavily handicapped. The prevailing craving for diversion is one that robs the quiet of the home of its charm and restfulness. The question of every day is "where shall we go to-night?" Too often the home is entirely forsaken. Members of the family return at all hours and retire without meeting each other. Breakfast is eaten, if at all, as each is ready for it. In many homes there is no family meal till evening, if then. Home life and influence in such is practically hopeless. If we are to get back to some of the old-time honesty, parents will have to get together in a movement to re-establish the old-time home.