

PRESENT HEAD OF U. F. O. MORE THAN FARMER

Also He Began Life on a
Nova Scotia Farm 38
Years Ago

METEORIC CAREER

Ralph W. E. Burnaby Was a
Whirlwind in Life Insur-
ance and Real Estate and
Active Church Worker.

(Toronto Telegram.)
There is this much to be said for the
"qualifications" of Ralph W. E. Burnaby
to be president of the United Farmers
of Ontario:

He began life on a farm—some 38
years ago, in Nova Scotia—and he's on
a farm now; sort of "gentleman farmer,"
with something of a reputation as a
breeder of Holstein cattle. But in be-
tween the two, he made "his pile" as a
writer of life insurance and a dealer in
real estate.

At 17 he had quit the old homestead
way down east, and took a business
college course of six months at Belle-
ville. His first job was as bookkeeper
in an organ factory. Two years later he
was manager.

For nine years he was selling insur-
ance; first with the Canada Life, then
with the Dominion Life, and for three
years with the Imperial Life. A good
talker, he achieved success. While with
the Imperial, Burnaby was a noted hus-
tler, and made a wonderful record for
himself. For several years he was a
member of the so-called "800,000 Club,"
that is, he wrote up each year policies
that aggregated in excess of the half-
million mark. There are few insurance
men who can do that.

Got Into Real Estate.
It was at this time that he settled in
North Toronto and shortly afterwards
he spent a year in the council of that
one-time town. When the land boom
began there Burnaby quit the insurance
business for the more remunerative
occupation of selling up farms at so much
per foot.

Burnaby, with his big insurance con-
nection and a list of prospects for real
estate, plunged into that game, with

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IS GOOD
for
**Breakfast
Luncheon
Dinner
Supper**
Any time that
any one wants
a delicious drink with a real,
satisfying, sustaining food value.
We guarantee its purity and high
quality. We have been making
chocolate and cocoa for nearly
140 years.

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both ardor and ability. He formed a
syndicate to buy North Yonge street
farms, and the first sub-division to go
on the market, with Burnaby as the sell-
ing agent, was "Golddale." At this time
Burnaby was an active church worker,
and was superintendent of the York
Mills Baptist Sunday school. John
Firstbrook, also a leading Baptist, and
connected with the Standard Loan Co.,
was approached by Burnaby to head a
syndicate to sell Yonge street farms.
The syndicate had considerable success
with Golddale, and later Burnaby opened
an office downtown and the syndicate
branched out.

Land Company Formed.
"Yonge Street Gardens" was the next
farm cleared and got ready for the public
to come in on at attractive prices. This
sub-division, however, never reached the
public, and today it forms one of the
assets of the defunct Standard Reliance
Loan Company. Other propositions put

up by the Burnaby syndicate, which be-
came known as the Great Northern Land
Company, included Golfview, Roselawn
and Fairview and other farms. The J.
J. Garthshore estate was also handled,
but later it went back to the vendors.

It was at this time that the Great
Northern Land Company was formed.
The directors were: President, James
Kenneth Pickett; vice-president, R. W.
E. Burnaby; directors, John Joseph Seitz,
Victor R. Smith, Norman Somerville,
Edward Albert Collins, Edward Collins,
Howard Gordon Stovel and Harry Allen
Newman. In the charter of incorpora-
tion Burnaby is listed as a real estate
broker. The capital stock of the Great
Northern was placed at \$800,000, and the
objects were to take over the Yonge
Street Gardens, Limited; the Roselawn
Realty Company, the Golddale Land
Company, and the Grandview Realty
Company, all of which companies
Burnaby was the president. Burnaby
held 1,145 common shares, par value
\$100, and 628 preferred shares. Pickett
and Burnaby together held 965 common
shares, and Grandview had 10
preference shares. The company was
incorporated in 1916, and its interests
were later taken over by the Sterling
Trust.

Back to the Farm.
Some of the transactions of this com-
pany were not so successful, and it is
understood that it was while selling and
sub-dividing these properties that Mr.
Burnaby secured an option on the Drury
farm (its owner no relation to the pre-
sent Ontario premier), seventeen miles up
Yonge street. It was suggested that the
farm be put on as a high-class summer
resort sub-division. Be that as it may,
the farm was taken over by Burnaby.
The company had transferred its holdings in
North Yonge street realty to the Sterling
Trust Company. This company was con-
trolled by the Doyercourt Land Com-
pany, which was controlled by the Re-
liance Loan Corporation.

Under the Spotlight.
The transaction was that in 1914 the
properties of the Great Northern Land
Company were taken over by the Ster-
ling Trust Company as trustees, and for
which \$368,500 was paid, about \$50,000
in cash and the balance by an issue of
guaranteed trust certificates.

It has been suggested that the right
of the Sterling Trust Company to make
such a purchase might be questioned by
the shareholders and also its power to
pay for the properties by the issue of
trust certificates. However, the connec-
tion between the Great Northern Land
Company and the defunct Standard Re-
liance Loan Corporation is the telegram
understands, to be aimed before the mas-
ter, J. A. C. Cameron, at the present
inquiry, and the land deals, including
the various sub-divisions secured and
operated by the Burnaby syndicate, and
afterwards turned over to the Standard
or its subsidiaries, will also be investi-
gated.

When land was no longer in demand,
Burnaby turned again to farming, and
took over the property at Jefferson, north
of Richmond Hill, about 370 acres in all.
His residence—of the "colonial" type;
an old building modernized and made
beautiful—is opposite stop 55 on the
Metropolitan railway. On the estate is
Highlands lake, which covers 33 acres.
The head farmer has a house of his
own; so has the dairyman. There are
two barns, one large, one small, and a
triple silo, for seventy-two prize cattle
and a half dozen or more horses have
to be fed. And, of course, there's a
garage, too.

Being a farmer, and a hustler, he just

**CLEAN—yes and
disinfected too!**
Everyone likes bed-linen,
blankets, etc., to be super-
clean—immaculately fresh.
The best of all soaps to use
is Lifebuoy—it actually dis-
infects as it cleanses.

**LIFEBUOY
HEALTH SOAP**
The carbolized
soap in Life-
buoy is a new
and powerful
antiseptic—quickly
killing germs after
use.

naturally became a member of the U. F. O.
and just as naturally went into or-
ganizing U. F. O. clubs. His business
talent and acumen brought him into the
co-operative company, and he became
president of it. Now he surrenders that
office to become chieftain of the steadily
growing U. F. O. organization. Mean-
time, he is also a director of a publish-
ing company, and is said to be the owner
of one of the city's largest apartment
houses.

PRICE WILL FIGHT.

Quebec, Jan. 9.—Sir William Price,
head of the firm of Price Bros., admitted
to the Canadian Press last night that
his company had taken steps to contest
the constitutionality of the dominion
government order-in-council calling on
them to supply newspaper in Canada at
eighty dollars a ton.

Ottawa, Jan. 9.—Following the issue
of the order-in-council authorizing pro-
hibition of license for the export of
newspaper paper from any mill refusing
to obey any order of the paper control-
ler, R. A. Feinberg, a partial embargo has
been made effective against the output of
Price Bros. mill. The amount allotted to
Canadian publishers must be supplied
before any export is allowed.

**USE The Want
Ad Way**

AN EVENING COLLEGE

Boston Workers May Study
the Liberal Arts at Night.

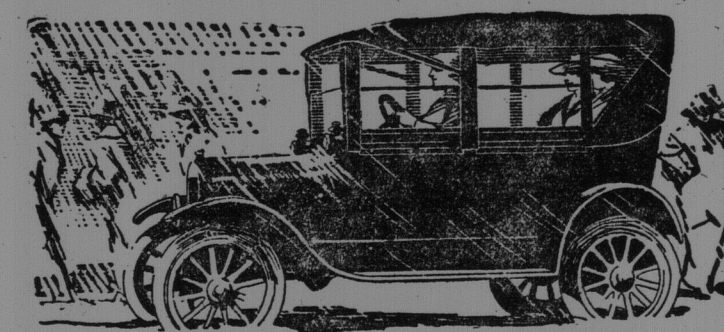
Few people are as yet acquainted with
what is being done by North-eastern
College (Boston) to meet the needs of
employed men who wish to avail them-
selves of a liberal college education in
the evening. The following statement by
Dean Black, of the school of liberal arts,
will be of interest:

"Most of the work of Northeastern
College in the past has been devoted to
courses of study which have been voca-
tional or professional in nature. But it
has been found that the young man who
is compelled to go to work upon the
completion of a high-school course is not
always satisfied with specialized educa-
tion, but is desirous of securing some-
thing broader, something which will de-
velop all his latent abilities, will broad-
en his vision and enlarge his apprecia-
tions, something which will open to him
the rich field of contact enjoyed by the
day college student.

"The school of liberal arts has entered
upon its fourth year with an enrolment
of some sixty-odd students, a very good
showing in spite of the handicap suffered
during the period of the war. Its stu-
dents are young men who are employed
on the average of eight hours a day.
These men spend from six to ten o'clock
three evenings a week at lectures and de-
voted the other evenings to outside read-
ings and laboratory work. The school
requires for entrance practically the
same grade and distribution of prepara-
tory studies as that required by most
of the day colleges. The school enjoys
the services of professors and instructors
who are members of the teaching staffs
of the colleges of Boston and vicinity. In
this way there is projected into the eve-
ning school of liberal arts the same stand-
ard of college instruction as that enjoy-
ed by the day student.

"Courses in the fields of English com-
position and literature, mathematics, na-
tural sciences, economics, sociology, his-
tory, government, psychology, logic, phil-
osophy and foreign languages have all
been successfully carried on. The work
is done by means of lectures, outside
readings, reports and theses, according to
the best practice in day colleges. The
instructors are unanimous in their state-
ments that the same grade of work can
be done in the evening that is done in
the day time. Evening students are, of
course, handicapped by lack of time be-
cause they must do their college work in
the evening. The element of fatigue also
is a matter to be contended with. Our
students are willing to do a smaller
quantity of work a year, but they are
willing to make up for it by the stand-
ard lowered in order to cover more
ground.

"Students are allowed to transfer to
day colleges if they find the satisfactory com-
pletion of two or three years of work,
or to remain with our school until gradu-
ation. Evening students, of course, can-
not cover the same ground as the day



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You want the comforts of a Limousine when
driving against bitter-cold winter blizzards.



converts either a Ford Touring
Car or Roadster into a machine
that shuts out biting winter
winds, and enables you to ride
in comfort.

So perfectly was it designed
and so accurately is it built
that all parts fit snugly.

The practicability of this utility
is evidenced by the fact that it
can easily and instantly be
converted into a closed or
open car.

Just a light touch operates the
roller windows.

The USTUS Limousette for
Fords for touring car weighs
only 40 pounds and for road-
ster only 20 pounds.

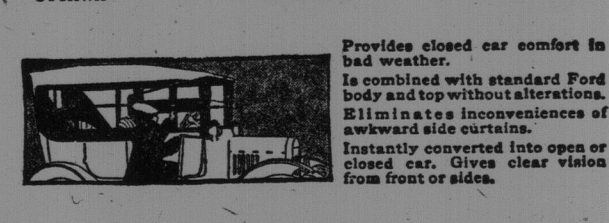
It provides clear vision front
and sides—is free from rattles
and vibration and can be in-
stalled in an hour.

Better see the USTUS Limou-
sette Dealer promptly for a dem-
onstration of its advantages.

So many Ford Owners are
ordering Limosettes that we
cannot build them fast enough
to meet the demand.

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Is combined with standard Ford
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closed car. Gives clear vision
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student in one year, the result being that
the term of study is lengthened in most
cases to five years. Summer courses are
provided for those students who wish to
make up a full year's work in three
months."

**USE The Want
Ad Way**

JAIL FOR MOTORISTS WHO ARE TOO HAPPY

Quebec, Jan. 8.—The Laferte bill pro-
viding for a term of imprisonment not
exceeding two years without option of
a fine for all who are found driving mo-
tor cars while in a state of intoxication
came up for second reading in the as-
sembly this afternoon.

TOPICS OF THE DAY

"We are accustomed to a few 'Presidential bees,' but from the look of things this year
somebody must have kicked over a hive"—Columbia Record

What Will Happen When The Railroads Go Back?

Will lower wages, the present scale, or even higher wages, be paid to employees? Will freight
and passenger rates be increased? Will the public enjoy better service? These are a few of the ques-
tions that are current in the minds of the American public since the announcement of President Wil-
son that the railroads will be returned to their owners on March 1st.

THE LITERARY DIGEST in its leading article in the issue of January 10th, presents a com-
prehensive survey of the railroad question. It gives the arguments pro and con for private control, for
government ownership, for the installation of the Plumb plan, etc. The article is graphically illustrated
with pertinent cartoons on various phases of the situation.

Other enlightening news-articles in this number of the "Digest" are:—

Palmer's Panacea for Profiteers

A Presentation of Conflicting Opinions on the Attorney-General's Latest Maneuver
to Lower the High Cost of Living

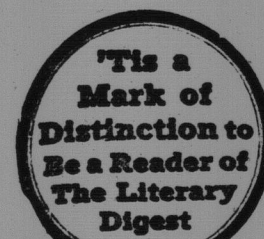
A National Court for Labor
Murder by Wood-Alcohol
How the New Irish Plan is Sized UP
Here

Is There Profiteering in Sugar?
Another Huge Rockefeller Gift
Japan to Keep on Fighting Lenine
Armenia's Chance With Turkey
Swedish Methods with Alcohol
Spitzenbergen Staked Off to Norway
To Foil Telephone Eavesdroppers
Japan Gives Us the Princess Tree
Shall We Wear Nightcaps Again?
Depersonalizing Industry
Farming for Camphor

A Fine Collection of Illustrations, Including Many Humorous Cartoons

Palestine—The Motherland of the
Jews—Close-up of Palestine To-
day—Favorable Influences—A
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A Pittsburg Quixote
The Church Pageant
An Expert on the Soldiers' Religion
The Japanese Sense of Justice
World-Wide Trade Facts
Haiti's Progress as a Ward of Uncle
Sam
A World-Cataclysm that Went Astray
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Best of the Current Poetry
Personal Glimpses of Men and Events

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and Fragrant
Aroma of the
Choicest TEA
grown on the sun-
drenched hills of
INDIA and Ceylon
are brought DIRECT
to your table in
the air tight packet
**MORSE'S
TEAS**

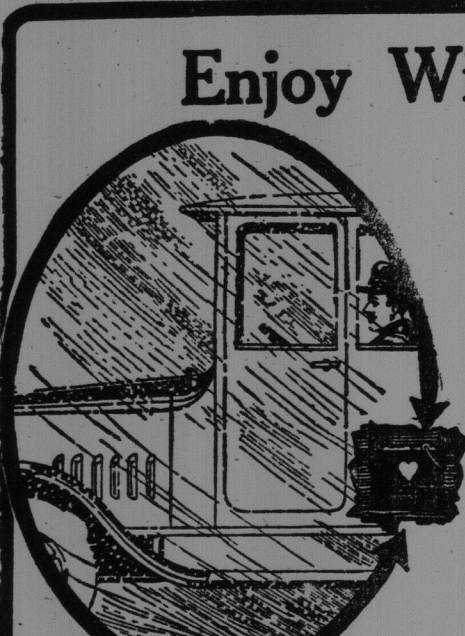
WANTED INVENTIONS

AN interesting and encouraging thing about these fortune pro-
ducing inventions is that most of them are of ordinary or
minor value in themselves. If you have a notion that you
must invent a big thing to make money, get rid of it at once. Many
of the Patents that have made their inventors millionaires are
those which contained very few entirely new ideas.
The simplest ideas have earned fortunes for their patentees. The
safety razor, the sanitary drinking cup, the bump hairpin, the
demountable tire rim—any of these could have been invented by a
man of average ability. In your every day life, at home, at your
office, in your shop you handle any number of articles that are
subject to improvement. If you can think of a way of improving
some article or process already in use, or if you can invent a new
useful device or process or article of manufacture, you are on the
road to fortune. Fortune from a single shipping-tag.
Prepare now to meet the demands of industry in All Fields for
New Ideas and New Inventions. Before sending your invention to
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COLD weather starting plays
"hob" with an old battery.
And an old battery plays
"hob" with driving comfort.
Doubt and misgiving camp
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Don't take the chance.

Insure maximum efficiency at
minimum cost by installing a
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