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# Reports on Canada's Crops



At frequent intervals throughout the season the Bank of Montreal issues reports on the progress of the crops in Canada. These reports, telegraphed to headquarters from the Managers of the Bank's 550 Branches, cover every Province and form a reliable index of crop conditions.



The reports are furnished free. Upon request at any Branch of the Bank your name will be placed on our mailing list.

## BANK OF MONTREAL

Total Assets in Excess of \$650,000,000.00

### TRAFFIC MENACE

A coroner's jury, inquiring into the death of a resident of Guelph, who sustained fatal injuries when a buggy in which he was riding with his wife and daughter was struck by a motor car, returned an open verdict, attaching no blame to any person. But its rider, a recommendation that the provincial government be urged to enact legislation making it compulsory for all vehicles to carry lights on any road or highway after dark, indirectly places the responsibility upon the administration that, a few years ago, refused to enact protective legislation. The unlighted buggy is the greatest menace to night driving and the easiest to eradicate. It has never been suggested that it be made compulsory upon the rural population to equip their buggies and wagons with costly battery lights and automatic "stop" signals. All that has been asked by the motoring public is that legislation be brought down making it necessary for lights to be carried. Humble oil lanterns, suspended fore and aft, would suffice and give adequate warning to drivers of motor vehicles. Many drivers of horse-drawn vehicles for their own protection illuminate their conveyances, but in the absence of compulsory legislation, the great majority neglect to take this precaution and fatalities such as the coroner's jury at Guelph has probed are the result. On misty or foggy nights headlights do not reveal the buggy or wagon ahead until the automobile is almost on top of the slow-moving vehicle. Traffic from another direction may make it impossible to turn out and it may not be possible to apply the brakes in time to prevent a collision. The motorist is not to blame nor the driver of the horse-drawn conveyance, but those who have it in their power to enact protective legislation and neglect to do so are most certainly culpable. The present administration at Queen's Park has invited helpful and constructive suggestions. The Guelph jury has provided it with one.—Ex.

### WHAT IT COSTS FARMERS TO LIVE

(St. Thomas Times-Journal)  
How the farmers of the country live, how much it costs them to do it, and what they get for their money, is a question the United States department of agriculture has set itself to determine. Taking Livingston county, New York, as a typical farming centre or the moderately good-to-do agriculturist, the investigators interviewed 402 farmers, about 14 per cent. of the total number in the county.  
Briefly, it was discovered that the average expenditure of the 402 was \$2,012 a year, of which about one-third came off the farm in the shape of food and fuel. That left \$1,340 in cash money for the farmer to provide for clothing and amusements for himself and his family including the upkeep of the inevitable car. Clothing averaged \$277 a year, which, based on the usual statistical number of five persons to a family, would be a little more than \$50 a person.  
The statisticians learned that father and mother denied themselves their share of the \$277 a year in clothing allowances that the adolescent boys and girls of the family might make a good appearance. Up to 17 years old the boys may have to wear dad's old duds cut down, and the girls cke out an unfashionable

appearance in mother's made-over frocks, but as soon as they begin to hood, both boys and girls evidently rebel, for from 17 to 23 or 23 years old, the clothing cost of the young people is twice that of the parents.

### YE OLD SWIMMIN' HOLE

Ah well I mind first week in June when sun was working toward the pole, the youngsters from the village streets they gathered at the swimmin' hole.  
There was no tank in tile and glass with water tempered to the skin, we shivered on the bank a bit a-darin' someone to go in.  
And in that pool where willow trees bent weepin' down across the bank, we had what seemed to us just then the world's most famous swimmin' tank.  
And in that place, that muddy place, we chased the bullfrog from his home, we scared the leeches from their hut when diving for the lucky stone.  
And snappin' turtles dwelt therein disputin' when we came to swim, a bitin' at some luckless lad and barkin' pieces from his shin.  
Of course it seemeth crude just now, it ain't the style of '24, a dryin' off beside a fire we built upon the muddy shore.  
There weren't no swimmin' lessons then, they grabbed the kids and shot them in, and givin' them the choice they took to either sink or start to swim. Yet I allow as each kid went and choked and spluttered for a spell, that in one lesson of that sect he started swimmin' pretty well.  
Of course them boys has went and gone, they're scattered like the leaves in fall, if I went back unto that spot they wouldn't be 'round there at all.  
Praps it's best as how they go and swim in tanks with bathin' suits and prance and swim around a bit and slide upon the slippery chutes.  
But let them have their tanks and towels, I'd like to call the village roll and have the gang out just once more and plunge into that swimmin' hole.—Ark.

### BANK ROBBER PLEADS "NOT GUILTY"

Louis Austin, alleged to have been implicated in the theft of \$27,000 in Victory Bonds from the Royal Bank branch at Mount Forest in 1922, was arraigned before Judge Spottor at Guelph on Tuesday last and pleaded not guilty to the charge. Austin elected to be tried before a judge without a jury, and the date of his trial has been set for June 19. He was brought to Guelph from Little Rock, Ark., where he was apprehended two months ago, and has since been confined to the county jail at Guelph.

### HAS STRENGTH OF MAN

A child of 4 years of age who has the strength of a full-grown man, a deep bass voice and a full grown beard is reported as the latest wonder in despatches from Moscow.  
The child was born in Vladivostok and was quite normal at birth, and the parents are also perfectly normal. After the first year, however, the child began to grow with startling speed, and is now four feet tall.  
He has been brought to Moscow for examination by medical authorities who are planning an operation to cure the abnormality.

### CONSTABLE BLOOD TOOK STROKE

Provincial Constable Blood, one of the most efficient officers that ever operated in this section, was seized with a paralytic stroke on Thursday morning last, about 6 o'clock, and for a time very little hopes were entertained for his recovery. It seems that an returning home Tuesday night in his auto after motoring Dr. Douglas, the Owen Sound dentist back to Kingston penitentiary after the latter had given evidence at the Lawrence trial here, that Mr. Blood complained of feeling ill. The next day his condition grew worse, and this was followed by a severe stroke on Thursday morning that completely paralyzed his right arm and leg and deprived him of all power of speech. Since then he has been under the constant care of a doctor, and his condition improved that he is gradually regaining his speech and the use of his disabled limbs, again. Constable Blood is 38 years of age and was of a stalwart robust appearance. The fact that his father died from a paralytic stroke at the same age led the doctors at first to fear the son's case would be similarly fatal, but his progress since has practically dispelled this alarm.

### IS ALBERTA COAL COMING?

Negotiations are making good progress for an arrangement with the securing of a low rate of freight on solid trainloads of coal from the mines of Nova Scotia and Alberta to Quebec and Ontario points. The suggestion made is that during the summer months, when a good deal of the railway equipment is not in full use, and time is inclined to be slack in the mines, unbroken train-loads of from forty to fifty cars should be hauled at a rate of six or seven dollars a ton from Alberta and a proportionately lower rate from Nova Scotia; that a special accounting should be taken of this movement by the railways, and if it were shown that it had been hauled at a loss, that loss should be shown in a separate column from the general operating loss of the railway, and should be borne in some way by the people of Canada as a whole.

### ENCOURAGEMENT FOR BOYS

Here's encouragement for the boys who start down at the bottom in a big business, and that's where wise parents should start their sons in any business. Pat Cowley who was recently promoted to the presidency of the New York Central Railway at a salary of \$100,000 per annum, twice the amount Sir Henry Thornton receives for managing the C.N.R., started in the service of his company as a messenger boy. His predecessor, A. H. Smith, started in as a wood piler in the days when wood instead of coal was used to convert water into steam as the propelling power on railways. These boys knew the railway business from the bottom up. No boy could ever feel so big for his job that he objects to sweeping the floor in his apprenticeship days.

### WHAT'S THE MATTER, SISTER?

In one of the leading churches of the city the pastor took for the text of his sermon "Better Church Attendance." The pastor held that the automobile has taken more people from church than any other thing. He concluded with the exclamation: "The Ford car has taken more people to hell than any other thing I can think of!" Whereupon an old lady in the congregation began to clap her hands and moan: "Praise the Lord! Praise the Lord!"  
"What's the matter sister?" asked the pastor.  
"The Ford never went any place that it couldn't make the round in and I'm sure all those people in hell will be back.—So praise the Lord!"

The most brittle glass can be wrought almost as easily as brass, by use of cutting tools kept constantly wet with camphorated oil of turpentine.

In Russia vagrancy among children is so prevalent as to shock even people who for ten years have seen little except suffering. Soviet newspapers report efforts by the government to deal with the evil, but the children are many and the means of caring for them are insufficient. The newspaper Pravda recently estimated that there are fifty thousand vagrant children merely in Moscow and its suburbs.

Is a man justified in killing a neighbor's dog if he trespasses on and attempts to destroy his property at night? This question came up in Hull police court the other day when Isadore Dubeau, of Danford, La., sued Clifford Gibson, of the same place, for \$99, the value he placed on a dog which the latter acknowledged he had killed on the night of June 3rd last, when he found it attacking a colt in the field adjacent to his home. Judge Miller was of the opinion that the act was justified and dismissed the case against Gibson. Judge Miller stated in dismissing the charge if a man might shoot a thief who entered his house at night with the intent to steal or destroy, he was certainly entitled to do the same to a dog and the onus of responsibility rested on the dogger.

### A BANKRUPT'S REVENGE

If everybody paid their debts promptly the average business man would have an easy time of it. For verification of this statement, ask any business man in this or any other town. He knows. Human nature is the same the wide world over, and therefore a news item from a southern city will be as much appreciated here as there.  
Even though they might not care to give it their endorsement as a regular practice, honest folk will not be wanting in sympathy for the unusual course taken by a Hagerstown Maryland, meat dealer to explain his insolvency. Smarting under the sting of having been forced into bankruptcy, the man posted on his front door a list of persons who he declared owed him money and stated that if they had paid their debts he would have been able to pay his creditors. "These people forced me into bankruptcy," said the sign over the names.

In the list, says the correspondent, reporting the affair, were the names of some of the town. They were naturally not righteously indignant and about twenty of the women stormed the shop and tore the sign down.

Of course it was humiliating to them to have their names exposed to the public gaze in this unpleasant way; yet, if the butcher told the truth—as he probably did—their bankruptcy was not undeserved. The bankrupt suffered worse than humiliation; he lost his business as a result of extending credit to persons who failed to meet their obligations; and he can hardly be blamed for wanting to share his humiliation with those responsible for it.

The incident is illuminating as an example of the manner in which petty defalcations in the aggregate effect business. Probably none of the butcher's debtors owed him more than a few dollars each. Yet in their total these bad debts ruined him, and his insolvency in turn will prove at least slightly embarrassing to his creditors. Misplaced trust may cause annoyance to far more than those directly concerned. Happily most people pay their debts; otherwise it would be impossible to do business on a credit system, and without credit commerce would languish.  
The southern housewives whose names were made public as defaulters are angry now; but no doubt in their hearts they are also a little remorseful. They have been taught what the consequences of not paying even small debts may be. If

they are more conscientious in meeting their obligations promptly hereafter the butcher's revenge will have served a good purpose.

### REPORT OF S. S. No. 12, CARRICK

(Month of May)  
Sr. IV—Edward Schwartz, David Eicholz, Eugene Schaus.  
Sr. II—Aaron Schaus, Alvin Schwartz, Matilda Schwartz, Leo Schwartz.  
Sr. II—Ervin Schaus, Rosaline Kupferschmidt, Jerome Kupferschmidt and Irene Eckenswiler (equal.)  
Sr. I—Frieda Wettlaufer, Milton Bieman.  
Sr. Jr.—Eldon Schaus, Amelia Schwartz.  
Sr. Pr.—Gertrude Schaus, Vera Baetz.  
J. W. Kerr, (teacher)

### REPORT OF S. S. NO. 3, CARRICK

(Month of May)  
Sr. IV—Laura Weber, Irvin Fischer.  
Sr. Jr.—Elmer Diebel, Mattie Stroeder.  
Sr. III—Amelia Klages, Monica Stroeder, Alvera Schmidt, Leota Losch, Carl Weber, Willie Diemert, Urban Wagner.  
Sr. II—Lavina Fischer, Alvina Weber, Leo Stroeder, Vera Diemert, Edward Krohn.  
Sr. II—Norman Diebel, Getrude Fischer, Doretta Weber, Gladys Diebel, Norman Schmidt, Edwin Stroeder, Adela Diemert, Melvin Wolfe.  
Sr. I—Loretta Stroeder, Rita Diemert.  
A.—Emma Weber, Elsie Schmidt, E. Widmeyer, teacher

### WHERE WE SHOW OFF BEST

(by Edgar L. Vincent)  
Some men pride themselves on how much work they can do in a day. I have heard farmers tell about cradling ten acres of grain in a day. I never could do it myself, and I have wondered if the days of those old-time farmers might not have begun while the stars were still shining and lasted until the dew began to fall in the evening. But how they liked to tell the story of their past achievements!  
Another farmer I know has a proud ring in his voice when he says, "I used to put off a load of hay in seven minutes!" And I do not doubt that he told the truth; for I

have tried to mow away after his pitching, and had all I could do to keep on top. Others have different things of which they like to boast. They like to have folks know how well they show off while doing their farm work. And that is all right, providing we do not overdo and hurt ourselves.

And yet, this is not the place where farmer folks show off best. It is a sad fact that some of those who take pride in their ability to turn off a big day's work in the field do not show off at all well in other places. Just stop and ask yourself this question: "How do I show off in my own home? Am I as good as I ought to be? Or am I often cross to those I love? Do I lose my temper and storm around till everybody is glad to get out of sight?" Oh, I tell you many of us make a very bad showing just where it counts for most.

Counts for most? How can that be? Is it not fully as important that we should show up well out round the farm—and down-town, where we meet city folks as that we shall appear to good advantage at home? You ask that, but you don't mean it. You know in your heart of hearts that if a man ought to be a man—a good, all-round man—it is in his own home. God has given us all of the big out-of-doors, we possess, and the heart of it all is the little spot shut in by four walls that we call home.

Out yonder we live the life that stands out most prominently in the gaze of men and we do the work which belongs to the growing of crops and feeding of our families and the men and women of the world. But here we live our real lives, the lives that touch the souls of those who are nearest and dearest to us. Here we really live and love and make character for ourselves and for our little ones. How do we show off there?  
The world will make its estimate of you largely from the grain you cradle and the hay you pitch, but God and your home folks know best from what they see when you are heart to heart with them.

The largest hotel in the world is to be built in Chicago on the site of the historic Palmer House, which is to be torn down. The cost will be \$20,000,000, and there will be 2,268 rooms. That means \$9,000 a room, which lets a precursory ray of light play on the future cost of a night's lodging.

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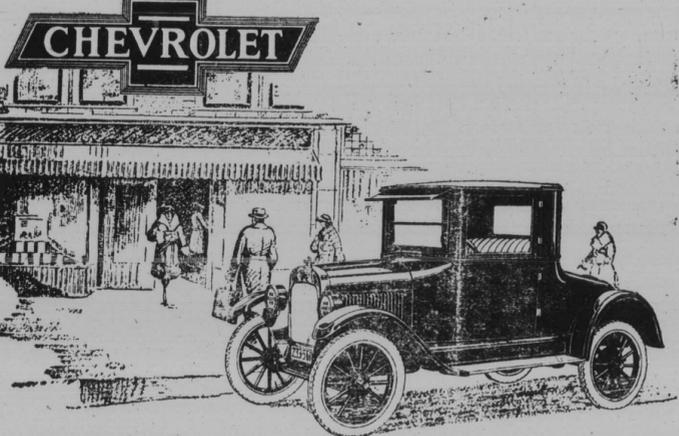
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