

MORSE'S TEAS

50 Years The Favorite

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1870  1920

CAN'T KEEP OUT THE PRESS

The mayor of New York under took to keep a reporter from his usual seat because his paper had published an article reflecting on him (the mayor). The reporter went to law and the judge ruled in his favor. He said "The press is the lever that moves the world as no other earthly power could move it. It should not be hampered while in the lawful pursuit of gathering news, or interfered with while honestly disseminating really important information for its readers." Attempts have been made in Nova Scotia by town councils and their committees to bar reporters out but it has been ruled that all meetings of town councils, school boards and committees of either are open to the press.

Several fires causing damage of \$100,000 and over brought the fire loss in Canada in September to the exceptionally high figure of \$2,480,485, compared with \$1,857,800 for August, and \$1,940,272 for September, 1919. The loss for the first nine months of 1920, according to the Monetary Times' compilation, is \$18,747,398, and for the corresponding period in 1919 it was \$17,757,093.

Jack: "Is it true you've broken off your engagement to that girl at Catford?"
Sandy: "Aye—they raised the tram-fares."

CRAZY TIMES

Strike and the world strikes with you, work and you work alone; our souls are ablaze with the Bolshevik craze, the wildest that was ever known. Groan and there'll be a chorus, smile and you make no hit; for we've grown long hair and preach despair and show you a dandy fit. Spend and the gang will cheer you, save and you'll have no friends, for we throw our backs to the birds and ducks and borrow from all who'll lend. Knock and you'll be a winner, boost and you'll be a frost; for the old sane ways of prewar days are now from the program lost. Strike and the world strikes with you, work and you work alone; for we'd rather yell and raise blue hell than strive for an honest bone. Rant and you are a leader, toil and you're a nut; 'twas a bitter day when we pulled away from the oldtime work-day rut. Wait and there'll be a blowup, watch and you'll see a slump, and the fads and crimes of these crazy times will go to the Nation's dump.—Walt Mason.

The decision of eight hundred thousand building trades workers in France to work nine hours daily instead of eight, is one of the many proofs French labor has given of its determination to let nothing interfere with the rapid restoration of the war-devastated region. While that spirit rules in France nothing can stop French recovery from the effects of war.

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CURRENCY EXCHANGE TABLES

A book entitled "Currency Exchange Tables" by G. B. Snell of the Head Office Staff of the Bank of Montreal, issued some months ago, has been welcomed by the business houses of Canada as a most timely aid for calculating the Exchange on New York Funds. The table gives the exchange on all amounts from \$100 to \$10,000 at all rates from 164 to 1% advancing by sixty-fourths and from 1 3/32 to 1% advancing by five thirty-seconds. The exchange on larger or smaller amounts can be arrived at by simply moving the decimal point to the right or left as required.

The second edition, just issued, contains in addition a Table showing the comparison between the Premium on United States Funds in Canada and the Discount on Canadian Funds in the United States. Since the rates have reached their present high point, to the ordinary person it has often been a source of wonder that the Discount quoted in New York is a point or two below the rate of Premium quoted in Canada. This new table shows what the difference amounts to at all rates from 1/16 to 24% advancing by sixteenths. For instance, by consulting the table we see that when the rate of Premium in Canada is 12 1/16% the equivalent Discount in New York would be 10.76 or approximately 10 3/4%. The explanation is, that if the rate in Canada was 12 1/16 and one wished to convert \$100. of Canadian Money into funds, payable in the United States, the Bank would not, as one would at first glance suppose, deduct \$12.06; and issue a draft for \$87.94, but would deduct 10 3/4% or \$10.75, and issue a draft for \$89.25. If \$12.06 were deducted the rate of premium would be considerably more than 12 1/16%, as \$10.75 is exactly 12 1/16% of \$89.25.

On the other hand, a customer of a Bank in the United States asking for a rate for a \$100. draft, payable in Canada, would be given the quotation 10.75 discount, as the draft would cost him \$89.25. That is, for \$89.25 in American Money he would receive \$100. in Canadian Funds—an amount 12 1/16% greater than the sum he would be required to pay.

To return to the condition in Canada the layman must not become confused by this explanation and expect to go to his Bank for a \$100. draft, payable in the United States and pay only \$10.75 premium. For a \$100. draft on the United States he would have to pay a premium of \$12.06, that is, 12 1/16% of \$100.

The difference is, that in one case he is given \$100. in United States Funds, and in the other case, he is given the amount of United States Funds that \$100. Canadian Money will buy.

Bankers will no doubt find the addition to "Currency Exchange Tables" of great value, as it will be especially useful when they are called on to remit to United States correspondents, in New York Funds the proceeds of Canadian items sent to them for collection. The tables will also be of equal value to all commercial houses that have dealings with firms in the United States. The price of the book is \$7.50, and can be obtained from G. B. Snell, c/o Bank of Montreal, Montreal, Canada.

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KING COLE TEA

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The object of cow testing is to give the dairyman accurate knowledge as to the production of milk and fat of each cow in the herd. It is readily admitted that the average cow does not produce as much milk as she is capable of giving, and many dairymen keep one or more cows that do not even pay for their keep. Cow testing shows which cows are worth keeping in the herd and gives evidence against those that should be eliminated from the herd. "The progress of cow testing," bulletin 58, Dairy and Cold Storage Series by A. H. White, B.S.A. shows that many farmers rely on guess work to pick out their best cows from which to save heifer calves for the future herds. Frequently, these guesses are not correct, cows which have good conformation are not always the best producers in the herd. Dairy Records will do away with guess work, and the farmer can safely select his best cows for breeding purposes. The bulletin, "The Progress of Cow Testing" may be secured free upon application to the Publications Branch, Department of Agriculture, Ottawa. In addition to giving the essential objects of cow testing it outlines the details of organization and gives some of the results obtained, which shows that many farmers have increased the production of their herds from 30 to 75 per cent. and some have doubled the herd average in a few years. Wherever cow testing has been followed for a few years, a decided increase in the average production of each cow will be found.

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