

## KERWOOD

Temperance Campaign Sunday will be observed on Oct. 5th, in St. Ann's church, Adelaide, at 11 a.m., St. Paul's church, Kerwood, at 3 p.m., and at Grace church, 4th line, Warwick, at 7 p.m. A special speaker will deal with the subject in relation to the Referendum Vote. It is hoped that large congregations will be present. All are cordially invited.

Church re-opening services, Sunday, Sept. 28th, was a red-letter day in the history of St. Paul's Anglican church, Kerwood. The church, which for several weeks has been undergoing a renovation and now presents a neat up-to-date appearance, was re-opened with three services, at all of which the congregations taxed the building to its utmost

capacity, at the evening service many being unable to gain admittance. At the morning and evening services the Rev. Prof. T. G. A. Wright, B. A., of London, preached powerful, impressive and much appreciated sermons, appropriate for the occasion. The afternoon gathering was a "Children's Rally" in which the Methodist Sunday School of the village also took part, and was addressed by Miss Mary Armstrong, a highly-gifted lady-speaker of Strathroy, on the subject of "The Flag" which was greatly appreciated by all. Rev. Mr. Wright also briefly addressed the children. Much credit is due the organist, Mrs. de Gex, and the choir for the musical part of the services which was very hearty throughout. The anthems "Lift up your heads, O ye Gates," "Sweet Sabbath Eve,"

and "The Lord's Prayer," were very pleasing and highly appreciated. A most satisfactory feature of the re-opening is that the financial demands amounting to about \$900 has been practically made good. Too much praise cannot be given to the ladies of the "Parish Aid" under the leadership of their president, Mrs. A. Woods, whose untiring and enthusiastic efforts have been a great factor in bringing the whole affair to such a successful completion. The Rector and Wardens wish to thank the members of the congregation for their liberal contributions to the cause, also to express their deep appreciation of the fraternal spirit of the members of other congregations and denominations shown by their presence and contributions at the opening services.

Prepare for the coming Victory Loan.

## ARKONA

Herbert George was home from Ottawa over Sunday.

Roy Stoner began picking his apple crop this week.

Mr. and Mrs. Allen McDonald of Sarnia were the guests of Mr. and Mrs. William Sercombe last week.

W. A. Butler of the Woodland Orchard finished harvesting a fine crop of peaches last week and starts on the pear crop this week.

James McTavish of Silverton, B. C., with his wife and Miss Mary Wade, of Parkhill, were the guests of Rev. and Mrs. C. W. King.

Pressure of advertising renders it necessary to leave out much interesting reading matter this week, among other

things an article on "India's famine."

When in Arkona give the new store in the McKenzie block a call. You will be made welcome whether you want to buy or not. The proprietor, Mr. Wm. A. Williams, is a thorough business man and deserves the patronage of the public. See his advertisement in another column.

A. E. Stoner has secured the Chevrolet agency for Arkona and district. He is also making arrangements to open up a garage in the McKenzie block on Main St., and has secured the services of an expert mechanic in the person of Mr. Basil Gilmore who has had a large experience in the repairing of cars. This will no doubt fill a long felt want for auto owners.

This Sunday, Oct. 5th, will be a day of special interest in the Baptist Church when the congregation will say farewell to Miss Anna C. Murray on the eve of her return to India where she has spent twenty-five years of active missionary service. She will have a special parting message for the church at the 11 a. m. service which will be followed by the Lord's Supper. It is earnestly hoped that every member will be present, if possible, and help to make this farewell a real church home family gathering. Miss Murray will also have a special farewell message for the young people at the 7 p. m. service. A cordial invitation is extended to all her old friends to be present as well as to others interested.

## Epworth League Convention

The 25th annual convention of the Epworth Leagues of the Strathroy District was held in the Methodist church, Watford, on Friday, Sept. 26th, and was well attended. The chair was occupied by the president, Rev. S. J. T. Fortner, and the morning session consisted chiefly of business matters. In the afternoon roll was called and was answered by a report from each league. Then followed the report of the district officers which was encouraging. Especially encouraging was the report from the missionary department that \$966 had been raised on the District toward the Forward Movement, an increase of fifty per cent. over last year. This money goes to the support of Miss Morgan in West China.

The address on "Community Life" by Rev. McKelvey of Oil Springs, was appreciated by all. He spoke strongly of the necessity for the co-operative system in the community. Miss Mansfield's address on the "Missionary Life of the League" emphasized the carrying out to the greatest extent the Forward Movement motto "Pray, Study, Give." Then followed an interesting address by Rev. Bridgeman of West China. The afternoon session closed with an address by Rev. J. C. Reid, of Strathroy, in which he showed the importance of a cultivated mind.

Tea was served in the basement and the social hour was enjoyed by all.

The evening session opened with a hearty song service conducted by Rev. Dewey of London. An important feature of the evening was the presentation of the banner to the Strathroy League. The choir also rendered two selections. Rev. Bridgeman spoke again upon the great work and great need of West China and Miss Ellwood, also of W. China, made a plea for workers for that great country. Rev. Dewey then gave a stirring address on "Personal Evangelism in the League." He laid great stress on prayer as a factor in personal evangelism. The session closed with an appeal for more consecrated service and the singing of "Abide with Me."

The District officers for ensuing year are—

Hon. Pres.—Rev. J. C. Reid, B. A., B. D., Strathroy; President—Rev. S. J. T. Fortner, Watford; 1st Vice-Pres.—Mr. J. H. Richardson, Kerwood; 2nd Vice-Pres.—Miss Mary Mansfield, Watford; 3rd Vice-Pres.—Mr. W. S. Cowan, Strathroy; 4th Vice-Pres.—Rev. J. A. McKelvey, Oil Springs; 5th Vice-Pres.—Mrs. Thos. Steadman, Petrolia; Summer School Correspondent—Miss Margaret Fuller, Arkona; Conference Representative—Rev. Dr. Brown, Kerwood; Sec.-Treas.—Miss Waugh, Watford.

CLEARING SALE  
FARM STOCK, IMPLEMENTS

There will be sold by public auction for

**ROBERT SMITH**  
at Lot 3, Con. 3, S. E. R., Warwick, on  
**TUESDAY, OCT. 14, 1919**

At 12 o'clock noon the following:—

1 light mare; 1 colt, 2 yrs., by Guelph Performer; 4 fresh cows; 1 milch cow, due Jan. 1st; 5 cows due in April all giving milk; 6 yearling heifers; 2 yearling Hereford steers; 1 steer, 8 months; 1 Hereford reg. bull, 18 months; 4 young calves; 1 reg. Durham cow, rising four, due Jan. 1st; 12 Cotswold ewes; 75 hens. 1 new lumber wagon, 2 other wagons, set Hastings sleighs, M. H. binder, Deering mower, Deering hay rake, Deering disc, B. B. litter carrier and 170 ft. track, set hook tooth harrows, set straight harrows, road scraper, corn sheller, root pulper, fanning mill, seed drill, Happy Farmer 24 h. p. tractor and three furrow plow, nearly new; M. H. manure spreader, set double light harness, set heavy harness, circular saw outfit, a quantity of hay, straw stack which can be moved, sap pan and 60 buckets, DeLaval separator, Edison Phonograph and 75 records, parlor heater for coal or wood, frame buildings, hay fork rope new, with pulleys, set scales 2000 lbs. and numerous other articles.

No reserve, as proprietor is giving up farming.

TERMS—\$10 and under, cash; over that amount 12 months' credit on approved point notes, 6 per cent. per annum discount for cash on sums over \$10.

At the same time the farm of 52 acres, being S. E. quarter lot 3, con. 3, S. E. R., Warwick, well tiled and good supply of water, all seeded down, will be sold on terms to suit purchaser.

M. J. ROCHE, Auctioneer.

# The Why? of Another Victory Loan

WHEN, on the morning of November 11th, 1918, the guns were hushed and glad tidings flashed across the world, there followed with the Nation's Prayer of Thanksgiving, one yearning query, which found echo in the faster beating hearts of wives, mothers, fathers, brothers, sisters and sweethearts. That query was, "How soon will our boy be home?" And, from France and Flanders, from Italy and Egypt, from Palestine and from far-off Siberia, there came an answering echo, "How soon, how soon, may we go home?"

CANADA caught the spirit of these longings, and at once resolved to satisfy them. It was an appalling task. Shipping was tragically scarce. The composition of the Army of Occupation had not then been settled. And other parts of the Empire as well as Canada were looking for the speedy return of their men.

THE problem was this. The half-million men that Canada had overseas had taken more than four years to transport to the field of battle. To bring them home in a few months was a gigantic undertaking—one to tax all Canada's ingenuity and resources. Canada solved the problem, but it meant crowding into a few short months, an expense for demobilization which it was impossible to foresee.

THEN, too, besides the sentimental aspect of the necessity for bringing the men home quickly the economic side could not be overlooked. That was, to transform efficiently and speedily the nation's army of fighters into a national army of workers.

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## Need Divides Itself in Two Parts

### Obligations to Soldiers

The answer to the question "Why does Canada need another Victory Loan?" divides itself into two parts. (a) To finish paying the expenses of demobilization, and the obligations we still owe to our soldiers. The obligations to soldiers include: That already incurred cost of bringing home troops from overseas. The payment of all soldiers still undemobilized. This includes more than 20,000 sick and wounded who are still in hospital, and who of course remain on the Army payroll till discharged. The upkeep of hospitals, and their medical and nursing staffs, until the need for them is ended. These three items alone will use up at least \$200,000,000 of the Victory Loan 1919.

### Gratuities

There is also the gratuity which has been authorized, and has been and is being paid to assist soldiers to tide over the period between discharge and their re-adjustment to civil life. For this purpose alone, \$61,000,000 must be provided out of the Victory Loan 1919, in addition to the \$59,000,000 already paid out of the proceeds of the Victory Loan 1918.

### Land Settlement

Furthermore, soldiers who desire to become farmers may, under the Soldiers' Land Settlement Act, be loaned money by Canada with which to purchase land, stock and implements. The money so advanced will be paid back; meantime each loan is secured by a first mortgage. Up to August 15th, 29,495 soldiers had applied for land under the terms of this Act; and 22,281 applications had been investigated, and the qualifications of the applicant approved. For this purpose Canada this year requires \$24,000,000.

### Vocational Training

For this work which, with the Vocational Training and Soldiers' Service Departments, embraces the major activities of the Department of Soldiers' Civil Re-establishment, an appropriation of \$57,000,000 is necessary.

These national expenditures are war expenses. They will be accepted readily by every citizen who gives thought to the task which Canada faced following the Armistice, and to the success with which she has met it.

## National Working Capital

Canada needs national working capital, so that she may be able to sell on credit to Great Britain and our Allies the products of our farms, forests, fisheries,

mines and factories.

You may ask "Why sell to them if they can't pay cash?" The answer is, "Their orders are absolutely essential to the continuance of our agricultural and industrial prosperity."

The magnitude of these orders and the amount of employment thus created, will depend upon the success of the Victory Loan 1919.

## The "Why" of Credit Loans

Farmers and manufacturers (and that includes the workers on these orders) must be paid cash for their products. Therefore, Canada must borrow money from her citizens to give credit, temporarily, to Great Britain and our Allies. Actually, no money will pass out of Canada. If Canada does not give credit, other countries will; and they will get the trade, and have the employment that should be ours, to distribute amongst their workers. And remember, we absolutely need these orders to maintain employment. If we don't finance them business will feel the depression, employment will not be as plentiful, and conditions everywhere will be adversely affected.

## For Transportation

Money must also be available to carry on the nation's shipbuilding programme, and other transportation development work. For loans to Provincial Housing Commissions who are building moderate priced houses.

These, then, are some of the things for which Canada needs national working capital. She is in the position of a great trading company, and her citizens who buy Victory Bonds are the shareholders.

Those who give thought to our outstanding obligations to soldiers, and to our need for national working capital, cannot fail to be impressed with the absolute necessity for the

# Victory Loan 1919

"Every Dollar Spent in Canada"

Issued by Canada's Victory Loan Committee  
in co-operation with the Minister of Finance  
of the Dominion of Canada.